



2022 GOLDEN EAGLE CONFERENCE

PARK HYATT ST. KITTS CHRISTOPHE HARBOUR

ST. KITTS, BANANA BAY - FEBRUARY 6-10, 2022

ENGAGE – NETWORK – GROW

- **LASTING RELATIONSHIPS** THROUGH INTIMATE NETWORKING OPPORTUNITIES
- **VALUABLE INSIGHT** FROM OUR EXECUTIVES DURING SMALL GROUP DISCUSSIONS
- **PRACTICAL KNOWLEDGE** FROM YOUR PEERS TO HELP GROW YOUR PRACTICE
- **INNOVATIVE IDEAS** TO PROVIDE THE BEST SERVICE TO YOUR CLIENTS
- **BETTER UNDERSTANDING** OF PENN MUTUAL AND OUR PLANS FOR THE FUTURE

PARK HYATT ST. KITTS

Set on a nearly untouched Caribbean island within the Christophe Harbour, Park Hyatt St. Kitts spans the entire Banana Bay offering an idyllic experience. This beachfront luxury resort is nestled in a secluded area overlooking The Narrows - a majestic straight separating St. Kitts and its volcanic sister-island of Nevis.



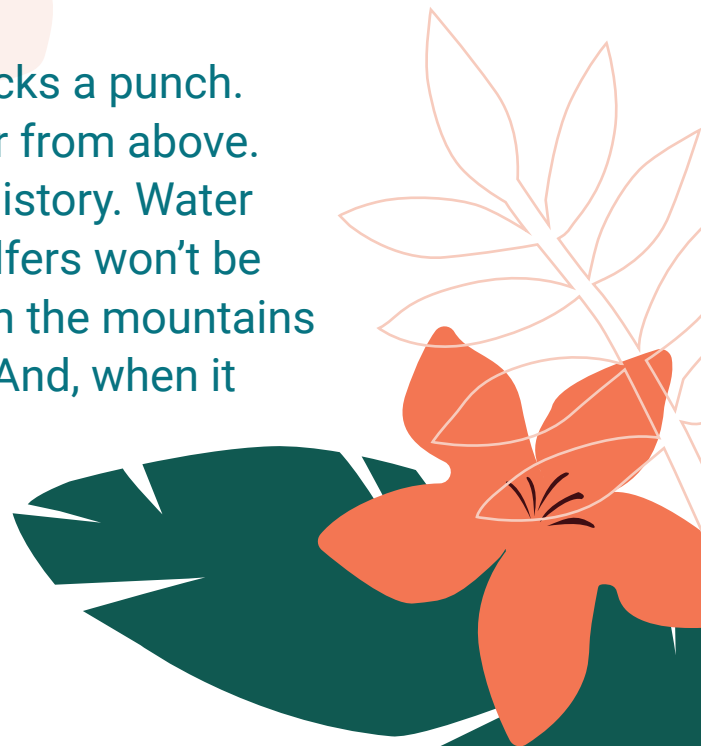




EXPLORE ST. KITTS



The island of St. Kitts is small, but it packs a punch. Explore the island on foot, on wheels, or from above. Absorb the island's many centuries of history. Water sports and activities are boundless. Golfers won't be disappointed either as you wind through the mountains and take in the gorgeous ocean views. And, when it has all become too much, retreat to a poolside cabana, or sooth your tired muscles at the resort's spa.



QUALIFICATION REQUIREMENTS FOR THE 2022 GOLDEN EAGLE CONFERENCE

QUALIFICATION PERIOD: JANUARY 1, 2021 – DECEMBER 31, 2021

Fixed Life Method		
Eligible product sales: Penn Mutual fixed life sales		
Qualification Threshold	Threshold	Provision
Standard	\$220,000 FYC and 4 Policies	N/A
Senior	\$173,000 FYC and 4 Policies	Senior financial representatives must be 65 or older with 20 or more years of service and at least 10 past conference qualifications.

First Year Life Commissions are equivalent to approximately 50% of target premium.
All reports are tracked using First Year Life Commissions; not target premium.

Policy Count
Policies are defined as any proprietary fixed life policies that are initially paid for during the conference period of January 1, 2021 - December 31, 2021. For partial cases (e.g. where a financial professional shares a case with another financial professional), the financial professional will receive partial credit. For example, if two financial professionals share a case 50/50, each financial professional would receive 0.5 credits toward the fixed life policy count. Internal replacements will not be counted toward conference credits.

Conference Credit Calculation	
Penn Mutual Life Insurance Products	Paid First Year Commissions
Life Insurance Sales	50% of Target First Year Premium and 2.5% of Over Target First Year Premium

Stacked Method
Achieve the Life Qualification Requirement for the originally scheduled 2022 Golden Eagle Conference AND the Life Qualification Requirement for the 2022 Royal Blue Conference and you will be eligible for an invitation to the 2022 Royal Blue Conference and the 2022 Golden Eagle Conference.

Disclosure

A valid appointment with Penn Mutual at the time of the sale as well as during the conference is required to qualify. Invitations to conference are non-transferable. Penn Mutual reserves the right to not extend an invitation to individuals for any reason.

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QUALIFICATION REQUIREMENTS FOR THE 2022 GOLDEN EAGLE CONFERENCE

QUALIFICATION PERIOD: JANUARY 1, 2021 – DECEMBER 31, 2021

Life Method		
Eligible product sales: Penn Mutual fixed and variable life sales and variable life sales through HTK		
Qualification Threshold	Threshold	Provision
Standard	\$220,000 FYC and 4 Policies	N/A
Senior	\$173,000 FYC and 4 Policies	Senior financial representatives must be 65 or older with 20 or more years of service and at least 10 past conference qualifications.

First Year Life Commissions are equivalent to approximately 50% of target premium.
All reports are tracked using First Year Life Commissions; not target premium.

Policy Count
Policies are defined as any proprietary fixed and variable life policies that are initially paid for during the conference period of January 1, 2021 - December 31, 2021. For partial cases (e.g. where a financial professional shares a case with another financial professional), the financial professional will receive partial credit. For example, if two financial professionals share a case 50/50, each financial professional would receive 0.5 credits toward the fixed life policy count. Internal replacements will not be counted toward conference credits.

Conference Credit Calculation	
Penn Mutual Life Insurance Products	Paid First Year Commissions
Life Insurance Sales	50% of Target First Year Premium and 2.5% of Over Target First Year Premium

Stacked Method
Achieve the Life Qualification Requirement for the 2022 Golden Eagle Conference AND the Life Qualification Requirement or the Investment Qualification for the 2022 Royal Blue Conference and you will be eligible for an invitation to attend both conferences.

Disclosure

A valid appointment with Penn Mutual and HTK at the time of the sale as well as during the conference is required to qualify. Invitations to conference are non-transferable. Penn Mutual reserves the right to not extend an invitation to individuals for any reason.