

To: MGA Partners and Producers

From: Mark Konen
President, Insurance and Retirement Solutions

Date: September 16, 2009

We are pleased to confirm the sites, dates and qualification requirements for our MGA 2010 Convention and Summit meetings.

Convention

For Convention, we will visit Montréal, Canada July 19-23, 2010. We will be staying at Le Westin Montréal, www.westinmontreal.com, just steps away the cobblestone streets of Old Montréal that features restaurants, galleries, boutiques and notable sites that epitomize Montréal's history and joie de vivre. Montréal, itself, is an island at the base of three rivers and blends rustic European charm with North American modernity. It is home to paradoxes of uniquely designed skyscrapers and quaint, red-bricked cafés and boutiques. As part of the Convention program, we will offer a full schedule of in-depth training and peer review of current issues and challenges in the financial sector with a focus on the insurance industry.

Your ticket to Montréal is included with qualification for the 2010 PREMIER PARTNERS® Program at the Silver level or higher. See qualification details below.

Summit

Summit will take place in beautiful Sydney, Australia, **May 11-18**. Our host hotel, the Shangri La, boasts stunning views of the Sydney Harbor Bridge and the Sydney Opera House. Sydney offers some of the world's best cuisine, activities and culture. As part of the Summit program, attendees will have the opportunity to discuss current issues and challenges with senior leaders from Lincoln Financial during the Summit business session.

Attendance Guidelines

New for 2010, Summit will be on a calendar year, twelve-month qualification schedule (1/1/09 – 12/31/09), and qualifiers will have the option of attending either Summit or an upgraded Convention (not both). For producers, qualification is \$420,000 of net PAP-R* and a top 100 ranking amongst all LFG qualifiers. Net PAP-R* of \$500,000 guarantees a spot regardless of ranking.

Thank you for your business and our best wishes to you and your family for a continued successful 2009!

2010 Convention and Summit Net PAP-R* Qualification Requirements

	<u>Producer</u>	<u>RSM/ASM</u>	<u>MGA</u>
Convention	\$165,000	\$1 million	\$2.50 million
Summit	See above	\$3 million	\$7.50 million

Lincoln Financial Group is committed to prudently managing business activities and expenses. As a result of ongoing economic challenges and streamlined budgets, we have significantly reduced the number of events we are involved in. Even so, we intend to continue to support a modified schedule of incentive meetings that aim to reward excellence and performance. Lincoln has chosen to support the MGA Convention and MGA Summit as part of our limited calendar of incentive meetings next year to recognize those producers who routinely give Lincoln the opportunity to earn their clients' business. The company is confident that these meetings will result in tangible progress toward our corporate goals and contribute to the company's continued strength and stability.

*For purposes of Convention and Summit qualification, New York business is excluded from net PAP-R. Producers who are affiliated with an outside broker dealer or who are not registered representatives must qualify for Convention and Summit based on fixed life, Lincoln *MoneyGuard*[®] and fixed annuity net PAP-R only. All business must be placed in force during our qualification period from January 1, 2009 through December 31, 2009. Please see the 2009 MGA PREMIER PARTNERS program brochure for the definition of net PAP-R.

New producers who are appointed after April 1, 2009 can qualify for the 2010 Convention with \$110,000 of net PAP-R* between April 1 and December 31, 2009. Producers who meet the requirements to be a Senior Agent can qualify for the 2010 Convention with a reduced amount. Please refer to the Incentive section of your Lincoln website for details.