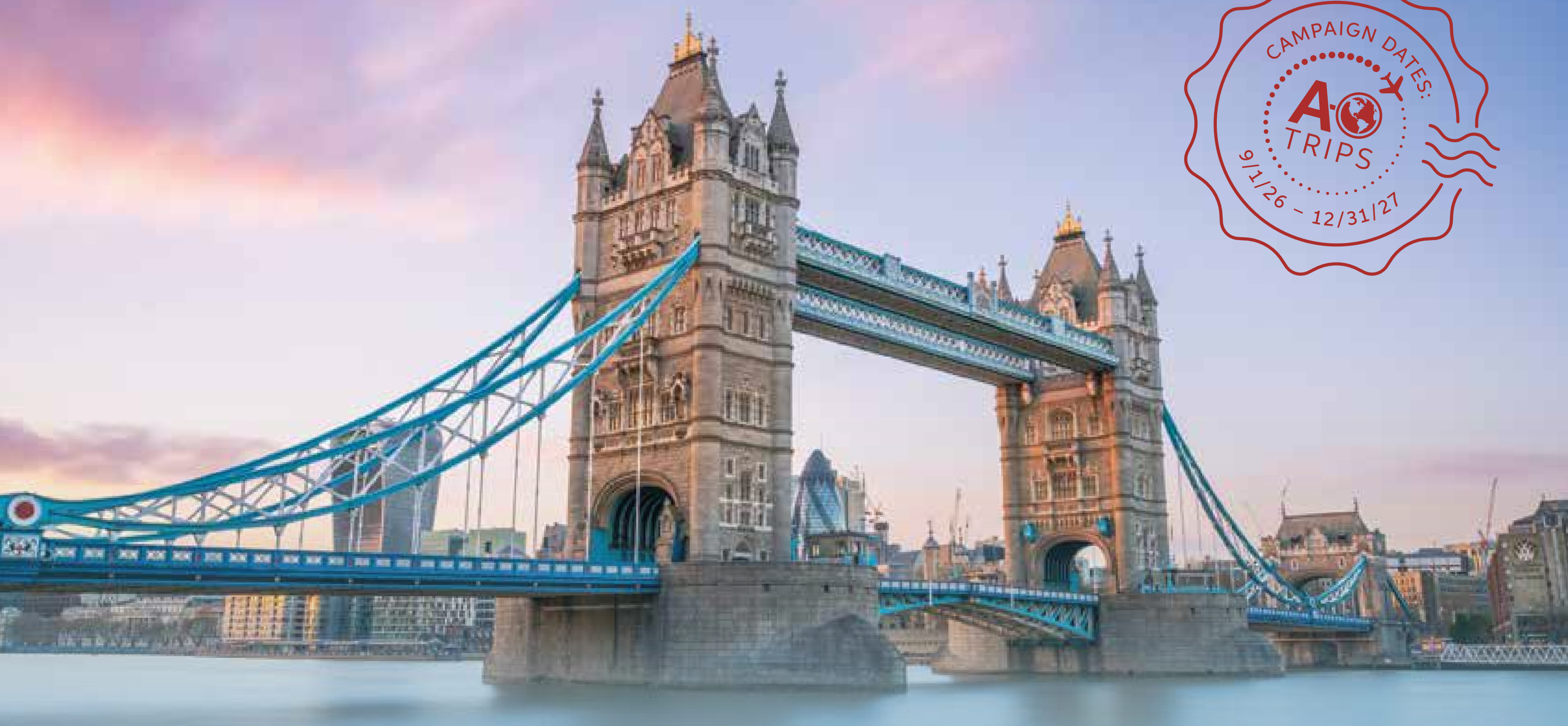
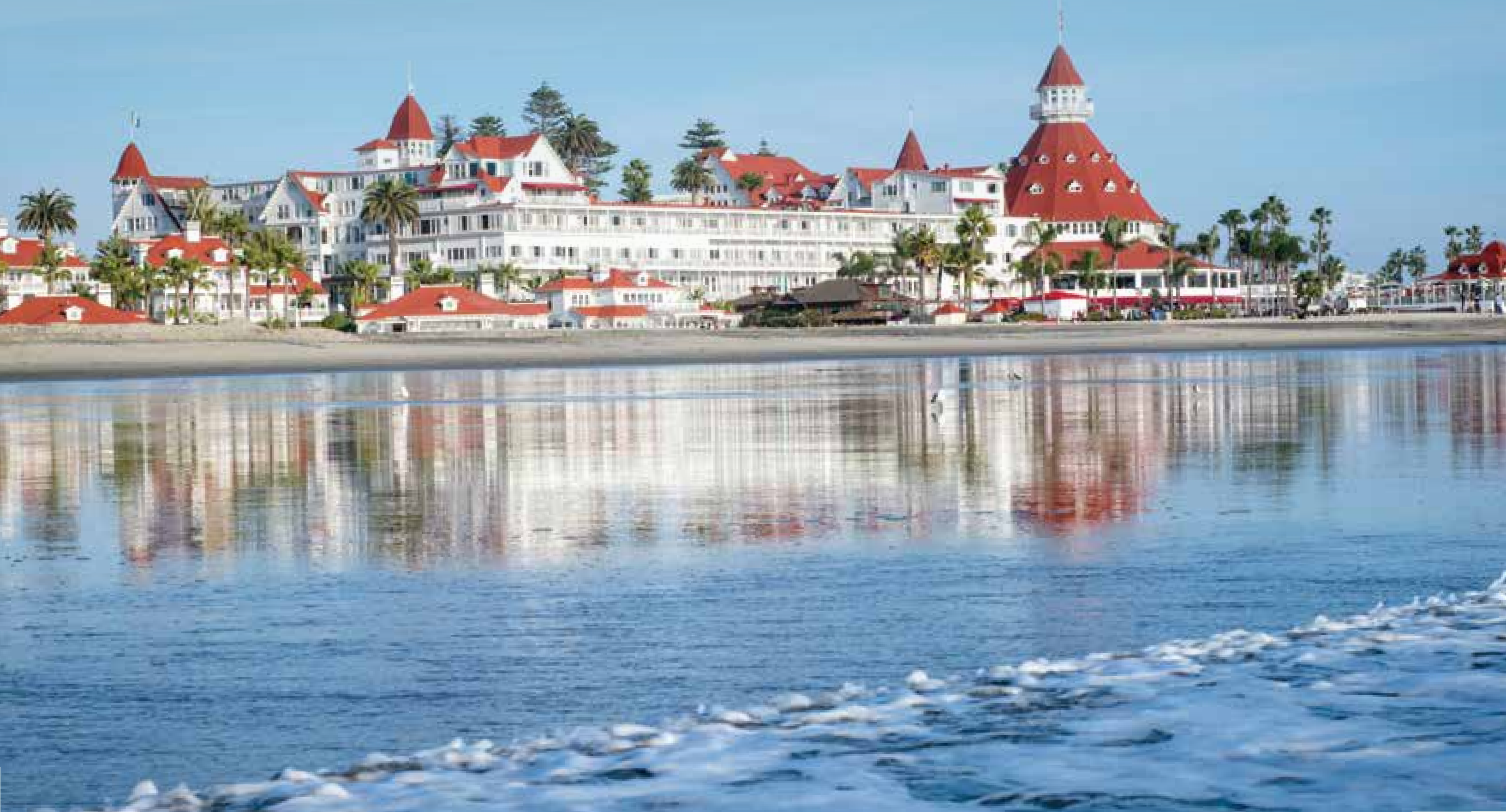
CAMPAIGN DATES:
A-O TRIPS
9/1/26 – 12/31/27



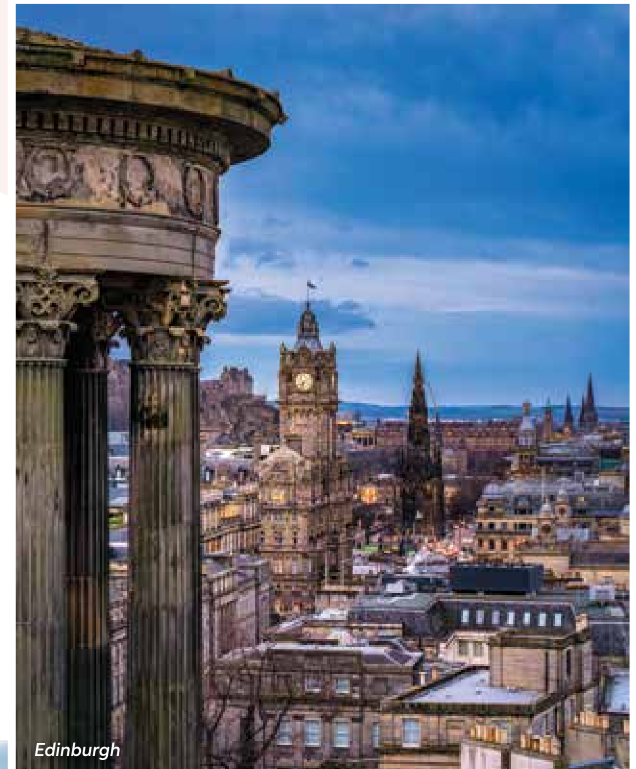
LONDON & SCOTLAND
Coronado Island



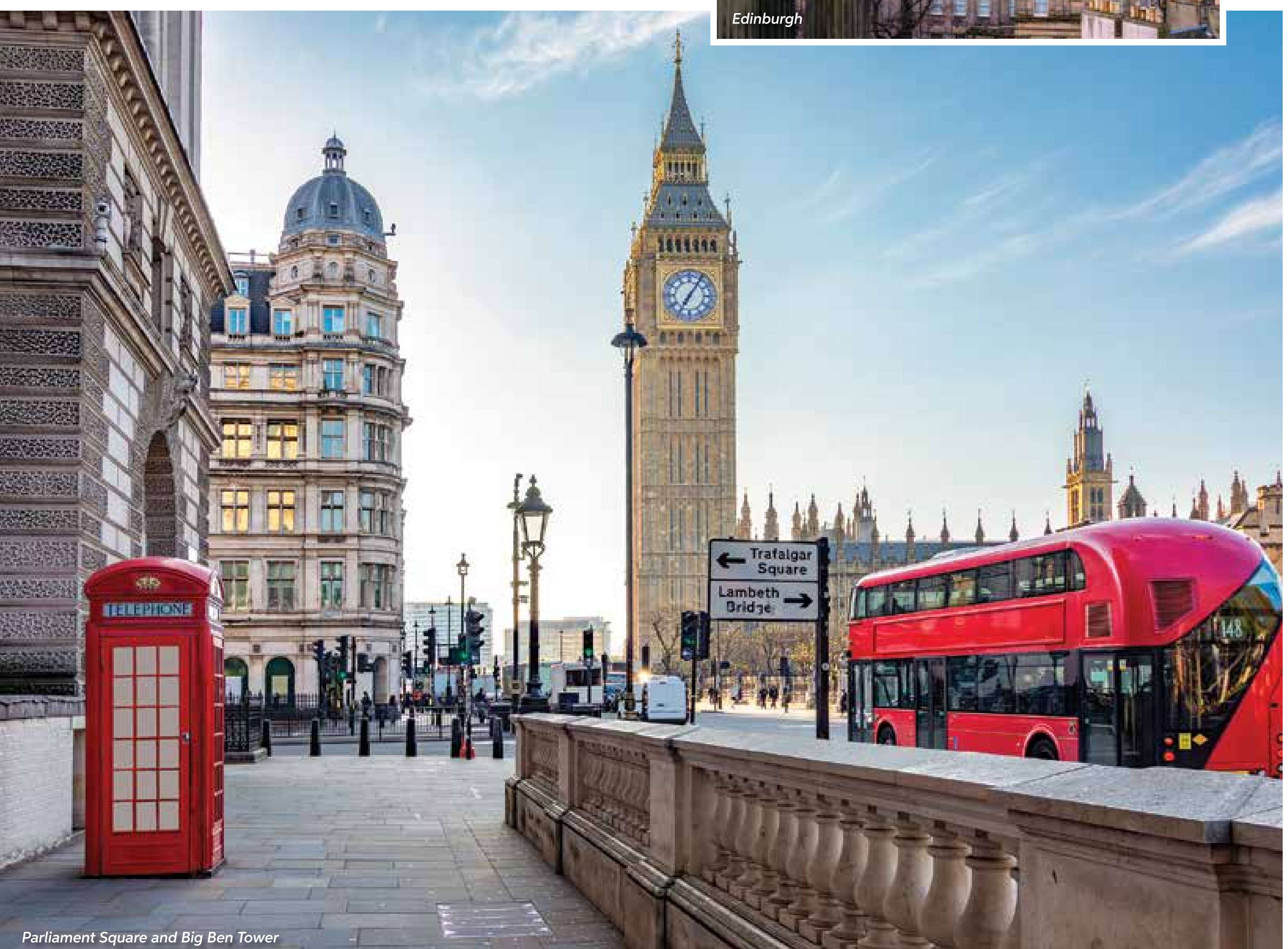
Experience

THE WORLD WITH US

We're excited to introduce our new Incentive Travel program! This travel guide highlights the exciting 2028 destinations and provides important details to help you get started. Please review the rules and buy-in charts for qualification methods.



Edinburgh



Parliament Square and Big Ben Tower

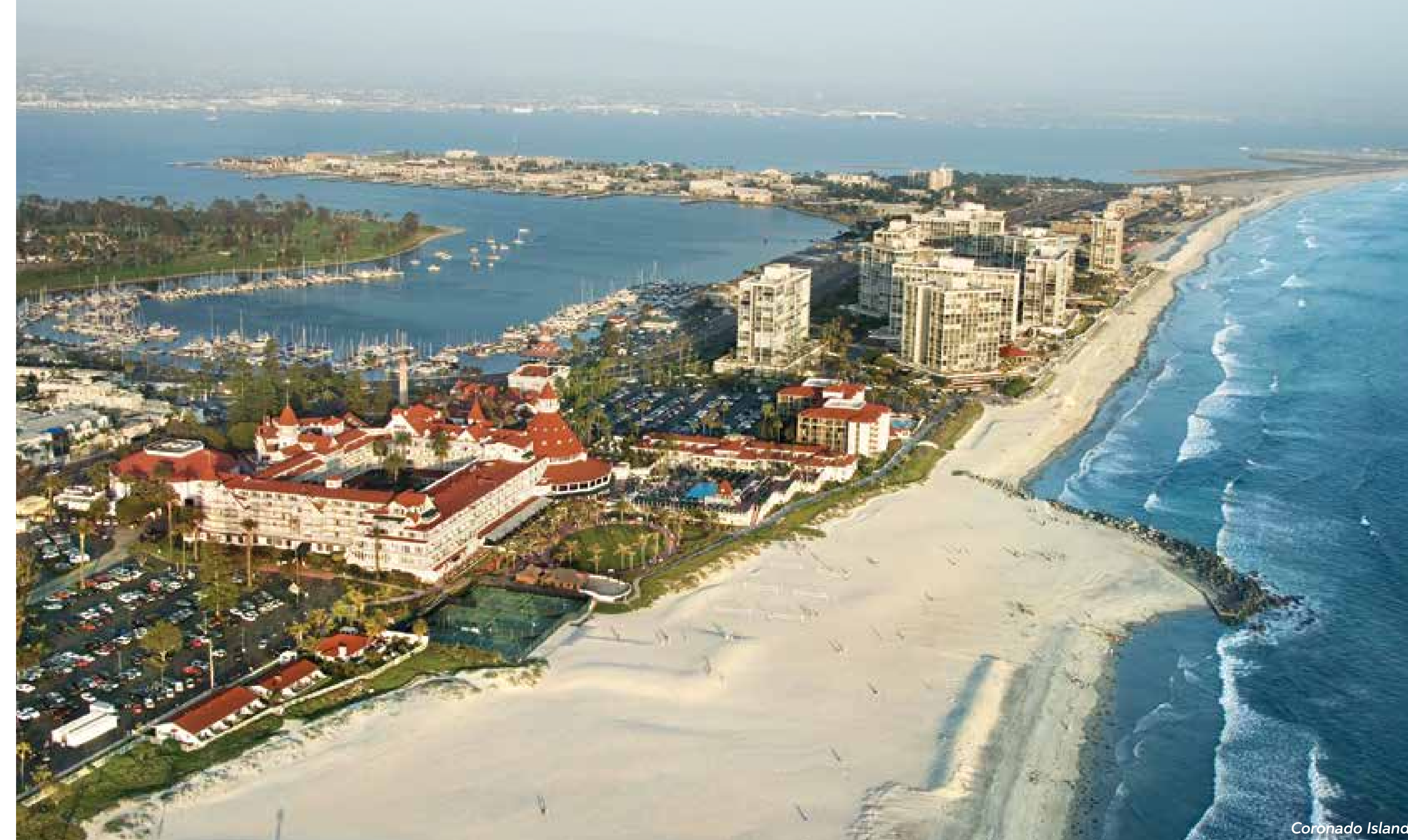
QUALIFICATION	MINIMUM NEEDED TO QUALIFY	WAYS TO REDUCE BUY-IN
LIFE POLICY QUALIFICATION	• 12 qualifying Life Company policy counts and $2,000 of first-year commission credit. • There is no P&C premium growth minimum for this path. • See rules for more details.	**Additional life reductions:** Every $2,000 of Life Company commission credit reduces the buy-in by $165. **P&C growth reductions:** Every $4,600 P&C premium growth reduces the buy-in by $250.
P&C ONLY QUALIFICATION	• $335,000 P&C growth for London and Scotland. • $197,000 P&C growth for Coronado Island. • See rules for more details.	**Additional P&C reductions:** Every additional $6,000 P&C premium growth reduces the buy-in by $200.

Travel Dates

London & Scotland: June & July 2028
Coronado Island: Spring 2028

Campaign Period

September 1, 2026 – December 31, 2027



Coronado Island

LONDON & SCOTLAND

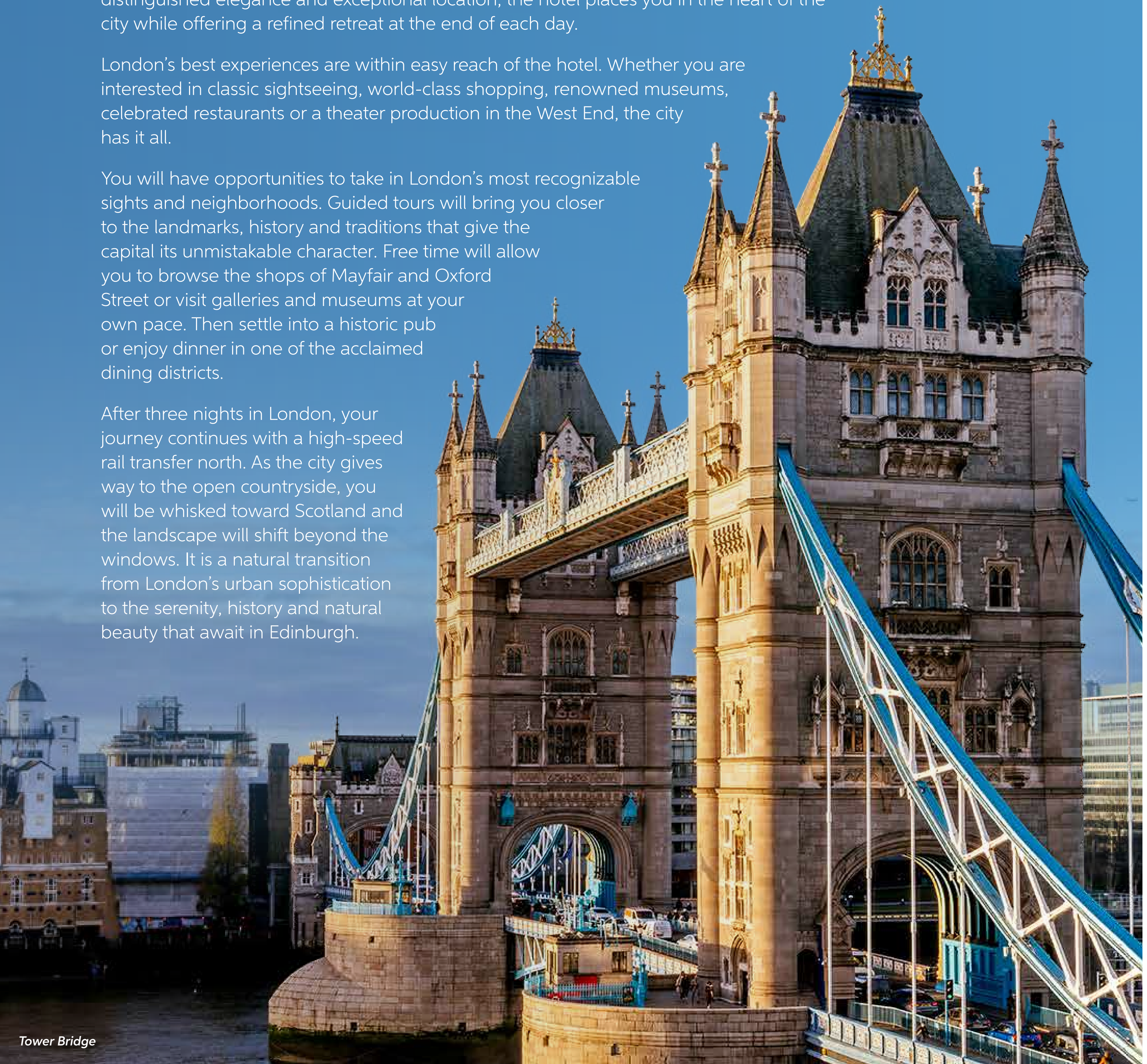
The vibrant energy of London and rugged beauty of Scotland combine in a remarkable travel experience filled with storied charm. On this summer escape, you will explore one of the world's most iconic cities before continuing north to Edinburgh, where medieval streets, dramatic landscapes and Scottish heritage abound.

Your journey begins in London, a city that feels both timeless and constantly in motion. The JW Marriott Grosvenor House, a landmark hotel set along the edge of Hyde Park, is where you will stay. Known for its distinguished elegance and exceptional location, the hotel places you in the heart of the city while offering a refined retreat at the end of each day.

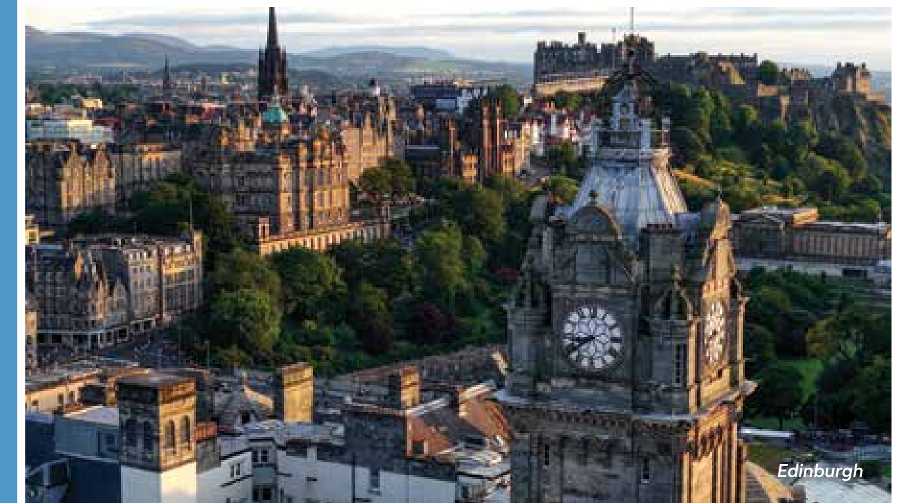
London's best experiences are within easy reach of the hotel. Whether you are interested in classic sightseeing, world-class shopping, renowned museums, celebrated restaurants or a theater production in the West End, the city has it all.

You will have opportunities to take in London's most recognizable sights and neighborhoods. Guided tours will bring you closer to the landmarks, history and traditions that give the capital its unmistakable character. Free time will allow you to browse the shops of Mayfair and Oxford Street or visit galleries and museums at your own pace. Then settle into a historic pub or enjoy dinner in one of the acclaimed dining districts.

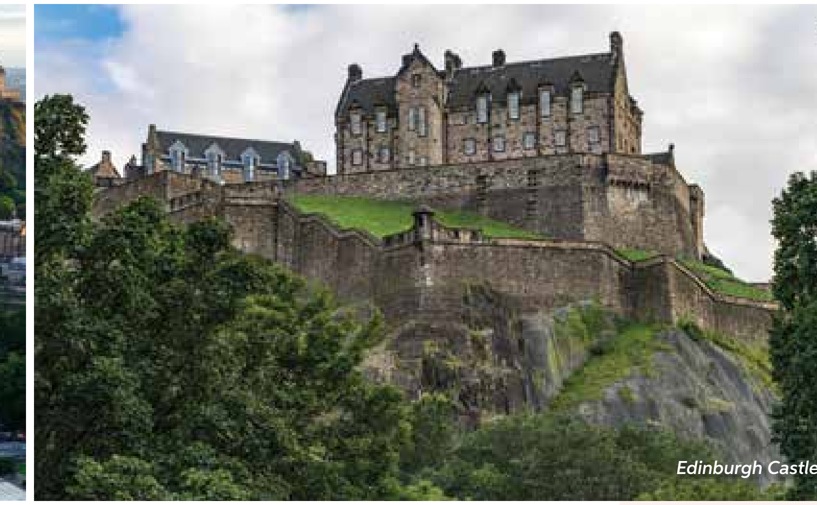
After three nights in London, your journey continues with a high-speed rail transfer north. As the city gives way to the open countryside, you will be whisked toward Scotland and the landscape will shift beyond the windows. It is a natural transition from London's urban sophistication to the serenity, history and natural beauty that await in Edinburgh.



Tower Bridge



Edinburgh



Edinburgh Castle

In Scotland, you will spend four nights in Edinburgh, a city known for its dramatic setting and unmistakable character. Medieval lanes, stately architecture and sweeping views make it feel both grand and intimate. Scottish heritage is woven throughout the area and brought to life through traditional music, ancient castles, historic landmarks and centuries-old gathering places.

Your accommodations in Edinburgh will be at The Caledonian, a historic hotel that pairs classic character with inviting hospitality and modern comforts. With its prime location in the heart of Edinburgh, the hotel keeps you close to the city's most memorable sights and neighborhoods. Your stay will also include a group tour of Edinburgh Castle, one of Scotland's most iconic landmarks, where history, legend and panoramic views come together high above the city.

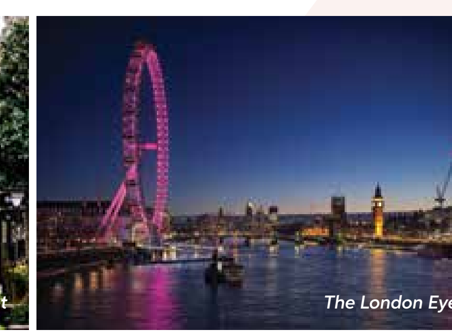
Beyond Edinburgh, the beauty of the surrounding countryside will allow you to discover castles, enjoy scenic touring or experience Scotland's celebrated golf traditions. These moments offer a deeper look at the country's landscapes and culture, balancing the energy of the city with the quiet appeal of rolling hills and historic estates.

Your journey concludes with a gala dinner at Hopetoun House, an elegant country manor that provides a fitting finale to the program. Surrounded by history and stately beauty, the evening of celebration will be infused with Scottish music and culture. It will be a memorable close to a trip that captures both the cosmopolitan excitement of London and the natural beauty of Scotland.

We look forward to welcoming you to an unforgettable travel experience in the summer of 2028.

Borough Market

Regent Street



The London Eye

Harrods

Big Ben and Houses of Parliament

Buckingham Palace

Coronado Island

A spring getaway to Coronado Island brings together the best of Southern California in one inviting, easy-to-enjoy destination. Here, timeless resort charm, walkable seaside streets and nearby city experiences create a trip that feels relaxed, scenic and full of possibility.

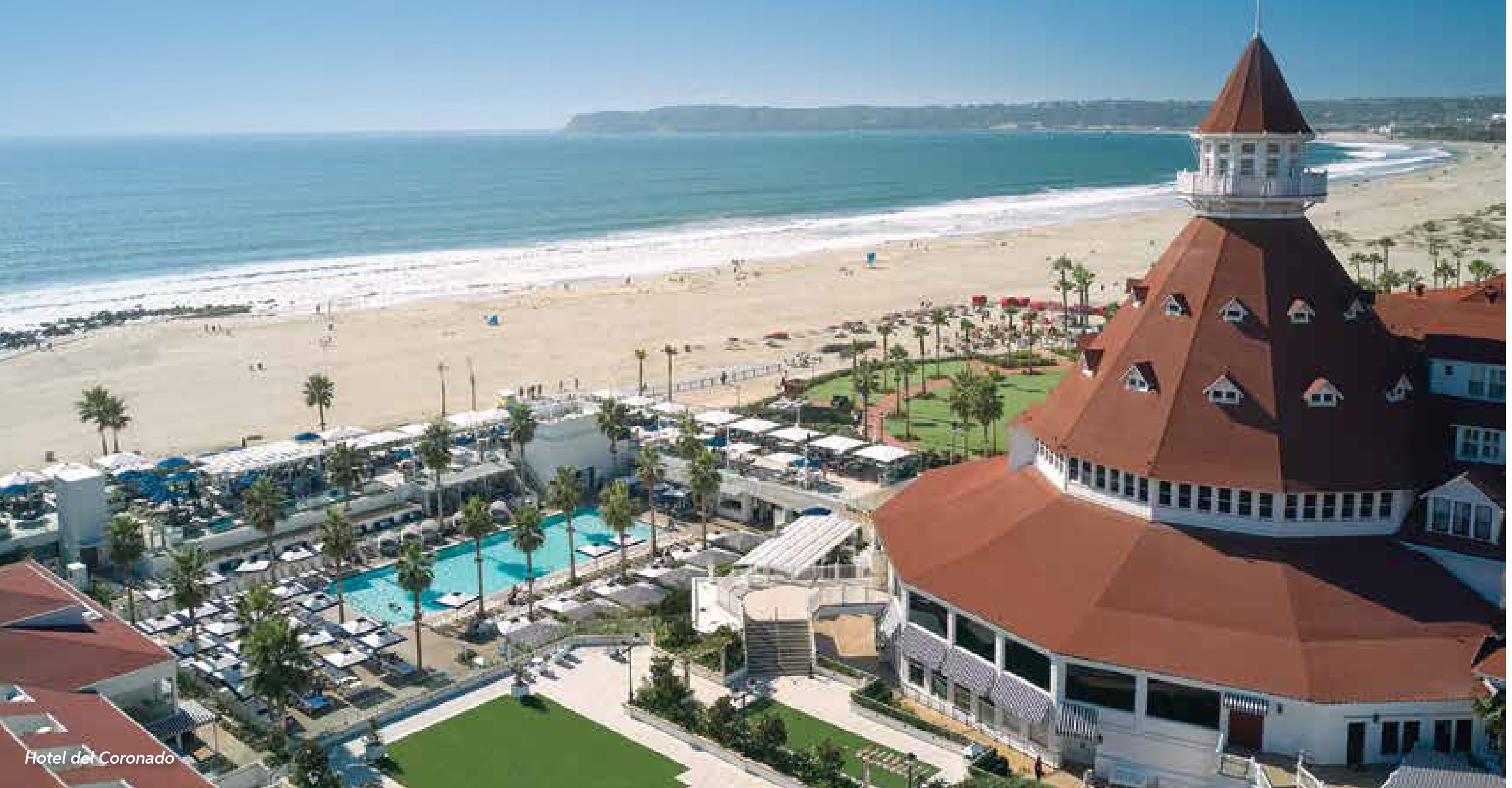
During your four-night stay, Coronado Island offers the feel of a picturesque resort town with an easygoing, family-friendly pace. Set just across the bay from San Diego, Coronado feels both comfortably close to the city and wonderfully removed from it. With its tree-lined streets, historic homes, colorful gardens and relaxed coastal atmosphere, it is the kind of place that invites you to slow down, look around and enjoy each day as it comes.

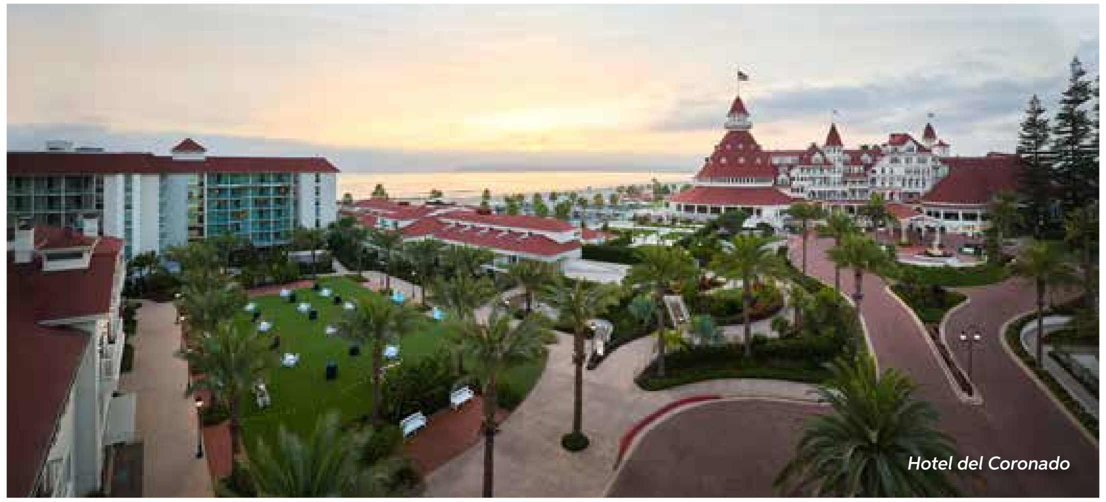
Your stay will be centered at the legendary Hotel del Coronado, one of California's most iconic seaside resorts. Known for its distinctive Victorian architecture, rich heritage and sweeping presence along the Pacific Ocean, "The Del" has welcomed generations of travelers and remains a destination in its own right.

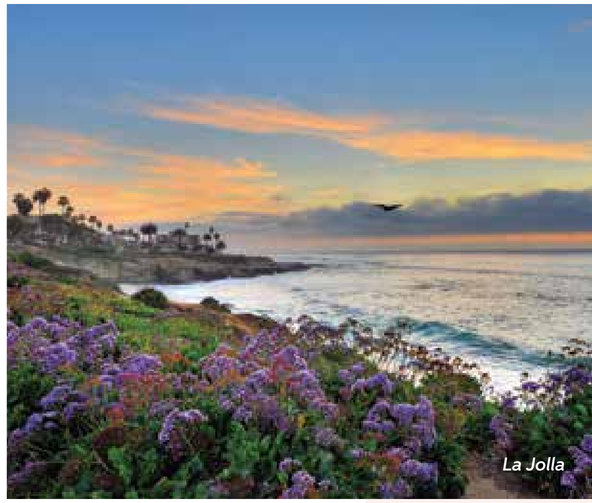
A comprehensive renovation has brought refreshed spaces to the property while preserving the historic character that makes it so recognizable. Expansive outdoor areas, broad lawns, beachside views, places to gather and resort amenities make it easy for both kids and adults to settle in and enjoy the setting.

From the hotel, you can set out into Coronado's walkable town center. The town is easy to explore on foot, whether you are browsing local shops, stopping for ice cream, lingering over coffee or enjoying lunch outdoors. Ocean Boulevard offers sweeping ocean views and a beautiful place for a stroll, while nearby streets reveal historic homes, restaurants and galleries that give Coronado its timeless character. At moments, the island can feel like a step back in time, with an unhurried rhythm and storybook appeal that make everyday outings feel special.

For a different view of the island, you may choose to rent bicycles and follow the flat, scenic paths through town, walk to the bay for views of the San Diego skyline or simply spend time taking in the resort's outdoor spaces. You may also see aircraft flying in and out of nearby Naval Air Station North Island, adding a distinctive and memorable glimpse of Coronado's aviation heritage.


Hotel del Coronado


Hotel del Coronado

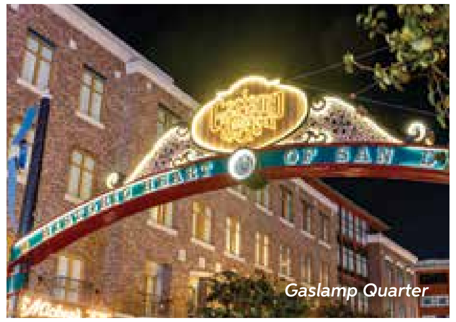

La Jolla

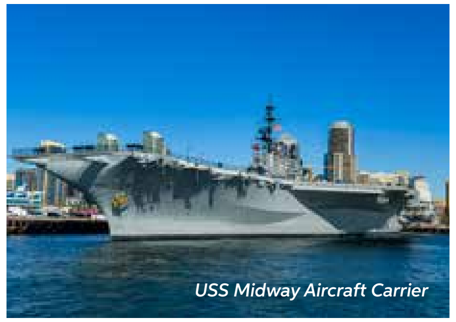
Beyond Coronado, San Diego is easily accessible and offers a wide range of options for families, couples and travelers who want to explore on their own. A ferry ride brings you to the downtown waterfront, where you can walk along the harbor, enjoy bay views, explore the legendary USS Midway aircraft carrier and find plenty of places for a casual meal.

Nearby neighborhoods such as Little Italy and the Gaslamp Quarter offer even more to explore, with lively streets and distinctive dining close to the downtown waterfront. Trolley tours offer an easy way to see more of the city, while Balboa Park brings together gardens, walking paths, museums and many of the city's favorite cultural attractions.

The San Diego Zoo, located in the Balboa Park area, is another standout option and a favorite for travelers of all ages. Another popular choice is a visit to La Jolla, known for its dramatic coastline, scenic overlooks and opportunities to observe coastal and marine life from the shore.

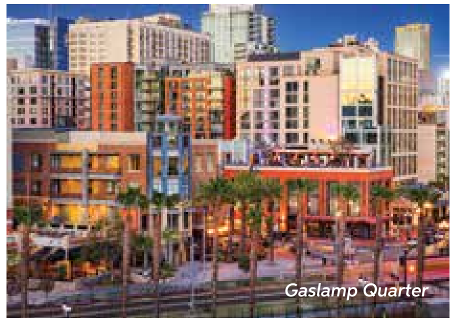
Whether you stay close to The Del, wander Coronado's village-like streets or cross the bay into San Diego, this spring 2028 getaway offers a bright and memorable California experience for the whole family.


Gaslamp Quarter


USS Midway Aircraft Carrier


Coronado Beach


Coronado Bay Bridge


Gaslamp Quarter


San Diego

GENERAL RULES

These rules apply to both the life and P&C qualification methods as applicable to premium growth. Specific rules for life qualification and P&C only qualification are found after the general rules.

General Rule 1 – Campaign Period

Sept. 1, 2026, through Dec. 31, 2027

General Rule 2 – Eligible Lines of Business

All eligible P&C premium growth, including Atlantic Casualty and Auto-Owners Specialty Insurance Company business, will go toward reducing the buy-in cost to travel.

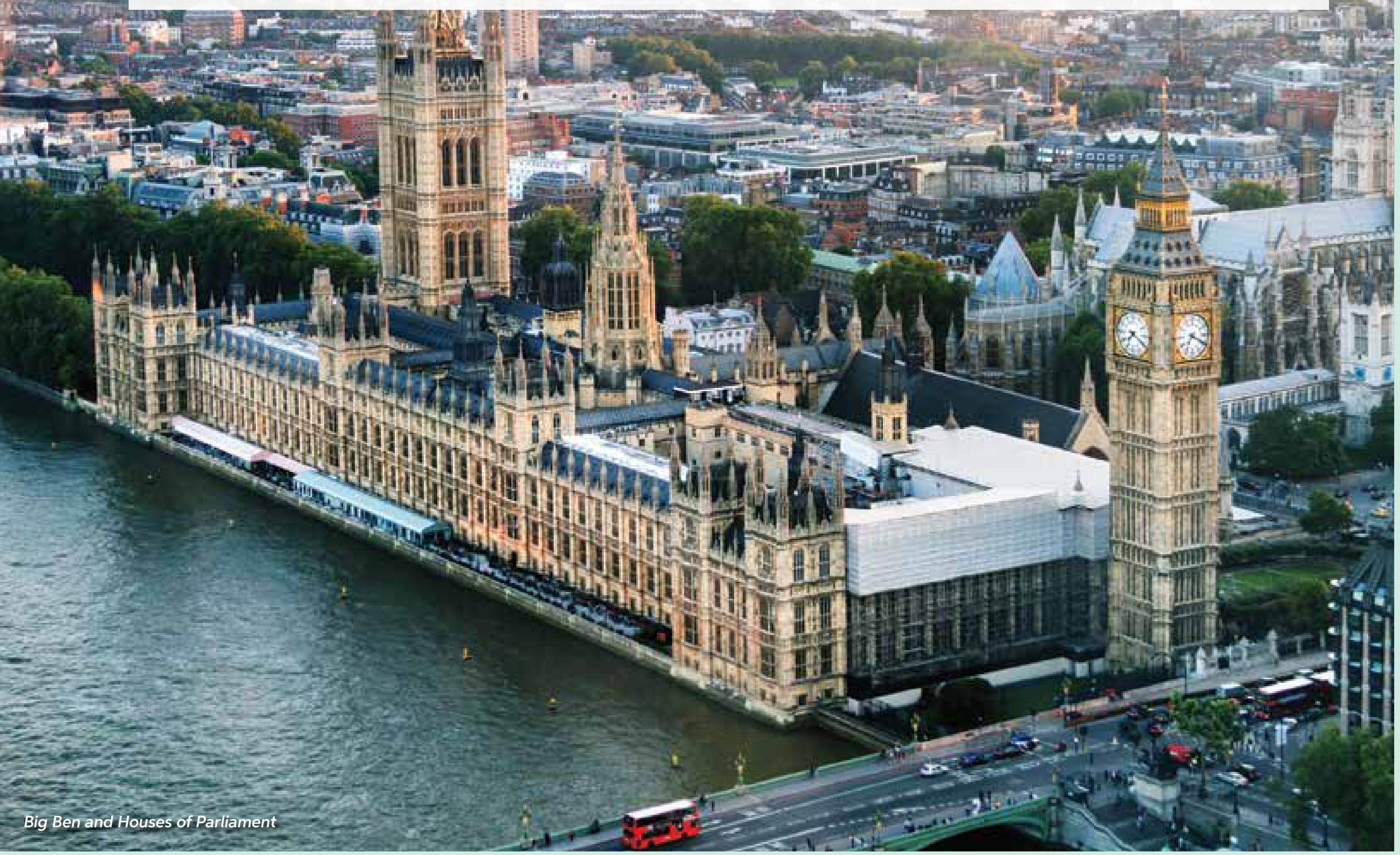
Eligible lines for P&C include all lines of insurance except:

- Flood
- Residual market business
- Atlantic Casualty North Carolina Reinsurance Facility business

General Rule 3 – Credit for Property and Casualty Policies

Unless otherwise communicated, premium is calculated at the policy level and is subject to applicable product and campaign guidelines. Each individual policy is capped at plus or minus $20,000, and audits are capped at plus or minus $5,000.

Program details are subject to change. For the most current information, visit aotrips.com.



Big Ben and Houses of Parliament

General Rule 4 – Retention Ratio

Each month, your agency's personal and commercial lines retention ratios will be measured against the applicable state averages. Ratios above the state average will earn bonus premium to help reduce your buy-in amount.

General Rule 5 – Persons Eligible for Travel

A licensed agent and companion, or a key agency employee and companion, are eligible for travel. Children and grandchildren of agency employees are welcome only on the Coronado Island trips. A key agency employee must be a full-time employee of the agency for a minimum of six months prior to travel to qualify. The agency and all travelers must be active and in good standing with Auto-Owners at the time of the trip.

Any agency with a monthly account that is not in satisfactory condition at the time of travel will be disqualified.

A change in structure of an agency does not necessarily result in a premium increase or decrease. When such a change takes place, adjustments will be made to achieve equity for all parties.

General Rule 6 – No Substitute Arrangements

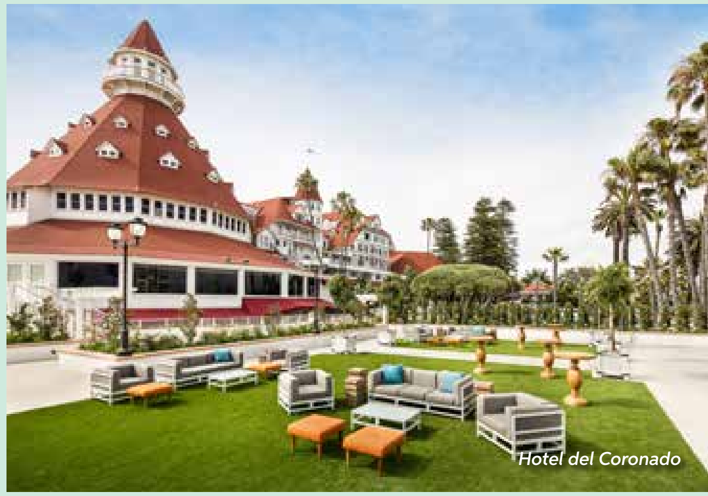
No substitute arrangements, nor cash payments, can be made in lieu of the trip expenses furnished to you by Auto-Owners. The program includes standard airfare (*coach/economy*), accommodations, certain meals shown in the final itinerary, tips and service charges for all group activities, plus expenses for events indicated in the final itinerary furnished by the Company.

All other expenses, such as non-included beverages, airline luggage fees, extras ordered at table, in-room mini bars, laundry, telephone calls or items of a personal nature, must be paid by the individual incurring such charges.

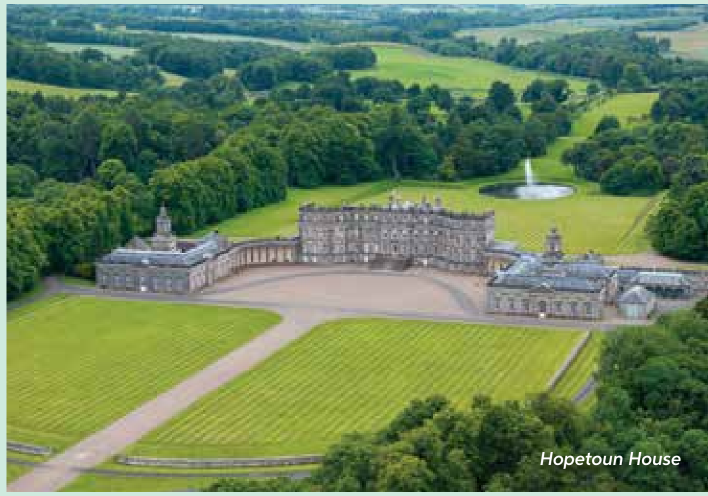
Although every effort is made to accommodate all qualifying travelers, a limited amount of space is available.

General Rule 7 – General Intent

The rules and conditions set forth in this brochure convey the general intent of Auto-Owners. Should any circumstances arise that bring about inequities for travelers or the Company, Auto-Owners reserves the right to modify rules for any individual or for the traveling group. Should unsettled international conditions or other factors arise, Auto-Owners reserves the right to modify or terminate the program but will substitute other destinations or arrangements of equal value. The company reserves the right to modify the rules to maintain regulatory compliance.

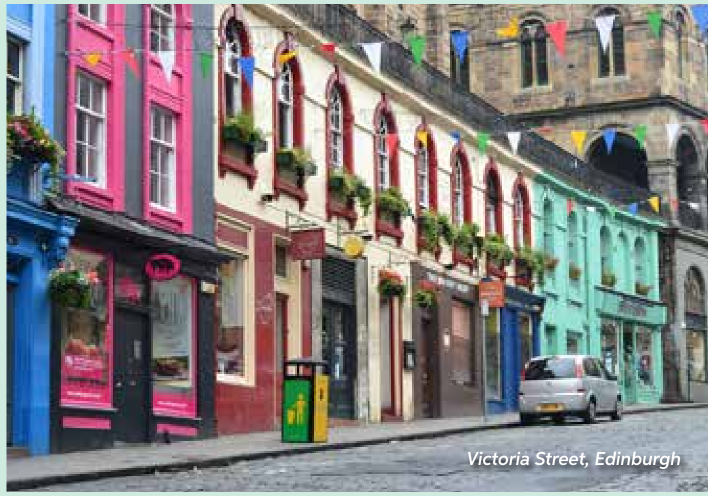


Hotel del Coronado



Hopetoun House

Edinburgh Castle



Victoria Street, Edinburgh

QUALIFICATION RULES

Life Qualification Rules:

Life Rule 1 – Minimum Life Qualifications

Each registration, whether for a couple or a single traveler, must meet the Life Company qualification requirements to qualify for travel. A minimum of 12 qualifying Life Company policy counts, including life, health or annuities, must be submitted for each registration. In addition, qualifying Life Company policies must generate at least $2,000 in total first-year commission credit.

We recommend setting a monthly goal that allows you to meet the Life policy count and commission minimums by July 31, 2027. This timeline provides an opportunity to submit additional policies, which may further reduce your buy-in amount.

Every $2,000 of Life Company commission credit reduces the buy-in by $165. Every additional $4,600 of P&C premium growth reduces the buy-in of your trip by $250.

Life Rule 2 – Life New Business Rules

Campaign credit will be given for first-year commission credit on signed life, health and annuity new business applications received in our home office between Sept. 1, 2026, and Dec. 31, 2027, resulting in an issued, paid-for and in-force policy by Feb. 14, 2028.

Policy count and commission credit on a new business annuity policy will be given with an initial premium payment equal to or exceeding the required policy minimum in force at the time of application. (*This minimum does not apply to money received under SEP or SIMPLE plans.*)

In all cases, the maximum life, health and annuity commission credit that will be allowed on any one insured person or annuitant is $2,000 per line of business (*life, disability income, annuity*). A maximum of one policy count will be allowed for each individual for each line of business of Auto-Owners Life Company. Permanent life insurance (*universal life or whole life*) and term life insurance (*not including Simplified Issue products*) with a minimum death benefit of $100,000 each shall be counted as two different lines of business and earn a policy count for each.

Example: If a term policy with a death benefit over $100,000 and a whole life policy with a death benefit over $100,000 were issued for the same individual, the campaign policy count credit would be two. If two term policies were issued for the same individual, the campaign policy count credit would be one. A term policy issued during a previous campaign and converted to a permanent policy (*not including Simplified Issue products*) will receive policy count and campaign commission credit as described in Life Rule 4.

Life Rule 3 – Premium on Existing Annuities

First-year commission paid on Item 500/501 annuity premiums received in our home office between Sept. 1, 2026, and Dec. 31, 2027, will earn commission credit.

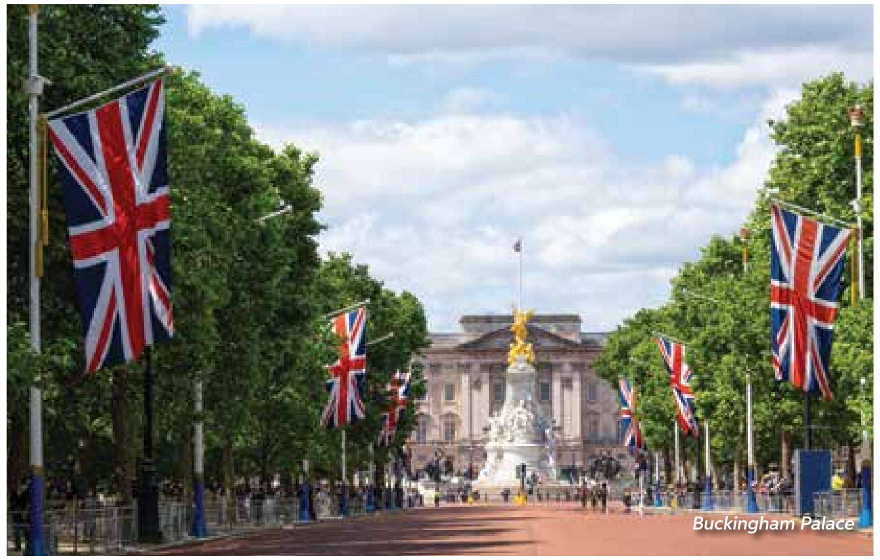
Example: An $8,000 annual premium Item 500/501 deferred annuity policy, paid quarterly and issued two months before the campaign began, will earn commission credit on the second, third and fourth quarterly premium payments paid during the campaign period. Annuity premiums must be paid during the campaign period to earn commission credit.

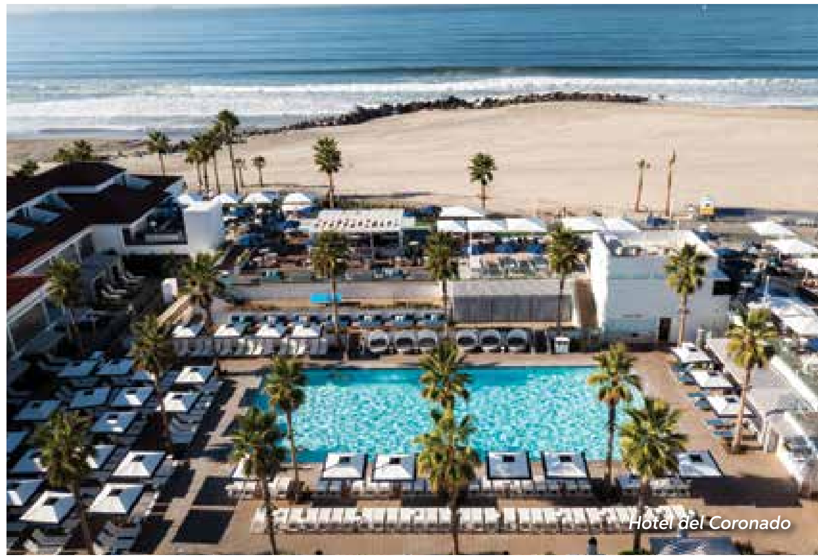
A single premium payment of $5,000 or more to an existing Item 500/501 Roth or traditional IRA, or $8,000 or more to any 500/501 non-qualified annuity, SEP or SIMPLE plan, earns a first-year commission credit and a policy count (*subject to Life Rule 2, maximum one policy count per annuitant during the campaign*).

Deferred annuities of $25,000 to $100,000 currently written with the Life Company that are converted to a settlement option during the campaign will earn one policy count and campaign commission credit of $100 toward this campaign. Settlement options of $100,000 or more will earn one policy count and campaign commission credit of 1% of the total value at the time of conversion.

Life Rule 4 – Life Policy Count Credits

Universal Life Perma Term® 2 & 3, and disability income insurance will earn policy count credit calculated at 150%.


Buckingham Palace


Hotel del Coronado

Simplified Issue 5 Year Term policies will earn policy count credit calculated at 50%.

Single premium immediate annuities of $100,000 or more will earn policy count credit calculated at 200%.

All other policies will earn policy count at 100% unless otherwise communicated.

Visit aotrips.com for more information.

Life Rule 5 – Policies Must be in Force for Credit

Life and health policies for which commission credit was given that are not in force on Feb. 14, 2028, will be deducted.

Life Rule 6 – Advanced Premium Accounts

Money deposited into an advanced premium account will only receive first-year commission and campaign credit when it is transferred to the policy as a payment during the first policy year.

Life Rule 7 – Policies Owned by or on Agency Personnel

Life and disability income insurance applications received after July 31, 2027, owned by or on the lives of agents and agency employees must have the first two years of premium paid at time of issue to receive campaign credit. For Universal Life, only one year of premium is required under this rule. This rule does not apply to annuities, Single Pay Whole Life or Ten Pay Whole Life.

P&C Only Qualification Rules:

P&C Only Rule 1 – P&C Growth Requirement to Qualify

Produce a minimum of $335,000 in P&C growth per registration for London and Scotland and a minimum of $197,000 in P&C growth per registration for Coronado Island.

Every additional $6,000 of premium growth above the minimum required to qualify reduces the buy-in of your trip by $200.

P&C Only Rule 2 – Policies Must be in Force for Credit

Your agency's P&C growth throughout the campaign will be displayed on the monthly Incentive Travel production reports. Final P&C growth will be displayed on the Dec. 2027 Incentive Travel production report produced in Jan. 2028.

BUY-IN CHARTS

The buy-in is for a single registration for a qualified traveler and companion. These charts are condensed, please visit **aotrips.com** to view the full buy-in charts. Your agency will receive monthly reports from Auto-Owners to track your progress. From the agency portal, navigate to **Incentive Travel** by selecting the **Agency** tab and then **Marketing & Sales** from the menu. Visit this page monthly to view trip reports and access our registration system.

Registration & Buy-in Payment Information

If you want to travel on either of these trips, submit a registration early so we can help you reach your goals. Registration opens Dec. 1, 2026. Pay a reduced deposit until Feb. 28, 2027. If you are not assigned a travel date, your deposit will be refunded after the campaign ends. Once you qualify, complete your registration, including all required documents, to be assigned a travel date. The primary traveler will receive a confirmation email when travel dates are assigned and you are approved to travel. Final buy-in balances are calculated at the end of the campaign. If your agency (*or agency group*) has a balance due, payments will need to be made no later than Feb. 14, 2028 in order to travel.

LIFE QUALIFICATION/P&C REDUCTION

LONDON & SCOTLAND BUY-IN

Increase in Property/ Casualty Premium	First-Year Life Company Policies and Commission Credit Per Couple (*12 Policies*)									
	$20,000	**$18,000**	**$16,000**	**$14,000**	**$12,000**	**$10,000**	**$8,000**	**$6,000**	**$4,000**	**$2,000**
285,200	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**
276,000	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	105	270	435
253,000	200	365	530	695	860	1,025	1,190	1,355	1,520	1,685
230,000	1,450	1,615	1,780	1,945	2,110	2,275	2,440	2,605	2,770	2,935
207,000	2,700	2,865	3,030	3,195	3,360	3,525	3,690	3,855	4,020	4,185
184,000	3,950	4,115	4,280	4,445	4,610	4,775	4,940	5,105	5,270	5,435
161,000	5,200	5,365	5,530	5,695	5,860	6,025	6,190	6,355	6,520	6,685
138,000	6,450	6,615	6,780	6,945	7,110	7,275	7,440	7,605	7,770	7,935
115,000	7,700	7,865	8,030	8,195	8,360	8,525	8,690	8,855	9,020	9,185
92,000	8,950	9,115	9,280	9,445	9,610	9,775	9,940	10,105	10,270	10,435
69,000	10,200	10,365	10,530	10,695	10,860	11,025	11,190	11,355	11,520	11,685
46,000	11,450	11,615	11,780	11,945	12,110	12,275	12,440	12,605	12,770	12,935
23,000	12,700	12,865	13,030	13,195	13,360	13,525	13,690	13,855	14,020	14,185
0	13,950	14,115	14,280	14,445	14,610	14,775	14,940	15,105	15,270	15,435

CORONADO ISLAND BUY-IN

Increase in Property/ Casualty Premium	First-Year Life Company Policies and Commission Credit Per Couple (*12 Policies*)									
	$20,000	**$18,000**	**$16,000**	**$14,000**	**$12,000**	**$10,000**	**$8,000**	**$6,000**	**$4,000**	**$2,000**
147,200	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**
138,000	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	5	170	335
115,000	100	265	430	595	760	925	1,090	1,255	1,420	1,585
92,000	1,350	1,515	1,680	1,845	2,010	2,175	2,340	2,505	2,670	2,835
69,000	2,600	2,765	2,930	3,095	3,260	3,425	3,590	3,755	3,920	4,085
46,000	3,850	4,015	4,180	4,345	4,510	4,675	4,840	5,005	5,170	5,335
23,000	5,100	5,265	5,430	5,595	5,760	5,925	6,090	6,255	6,420	6,585
0	6,350	6,515	6,680	6,845	7,010	7,175	7,340	7,505	7,670	7,835

Note: Every $4,600 in P&C growth will reduce the buy-in by $250. Every $2,000 in first-year Life Commission Credit will reduce the buy-in by $165. Applies to Life Qualification/P&C Reduction. Full buy-in charts are available on aotrips.com.

LIFE ONLY QUALIFICATION

LONDON & SCOTLAND BUY-IN

Qualifying Life Commission Credit	Buy-in Amount
190,000	**FREE**
170,000	1,575
150,000	3,225
130,000	4,875
110,000	6,525
90,000	8,175
70,000	9,825
50,000	11,475
30,000	13,125
10,000	14,775
2,000	15,435

CORONADO ISLAND BUY-IN

Qualifying Life Commission Credit	Buy-in Amount
98,000	**FREE**
90,000	575
80,000	1,400
70,000	2,225
50,000	3,875
30,000	5,525
10,000	7,175
2,000	7,835

Note: Every $2,000 of Life Company commission credit will reduce the buy-in by $165. Full buy-in charts are available on aotrips.com.

P&C ONLY QUALIFICATION

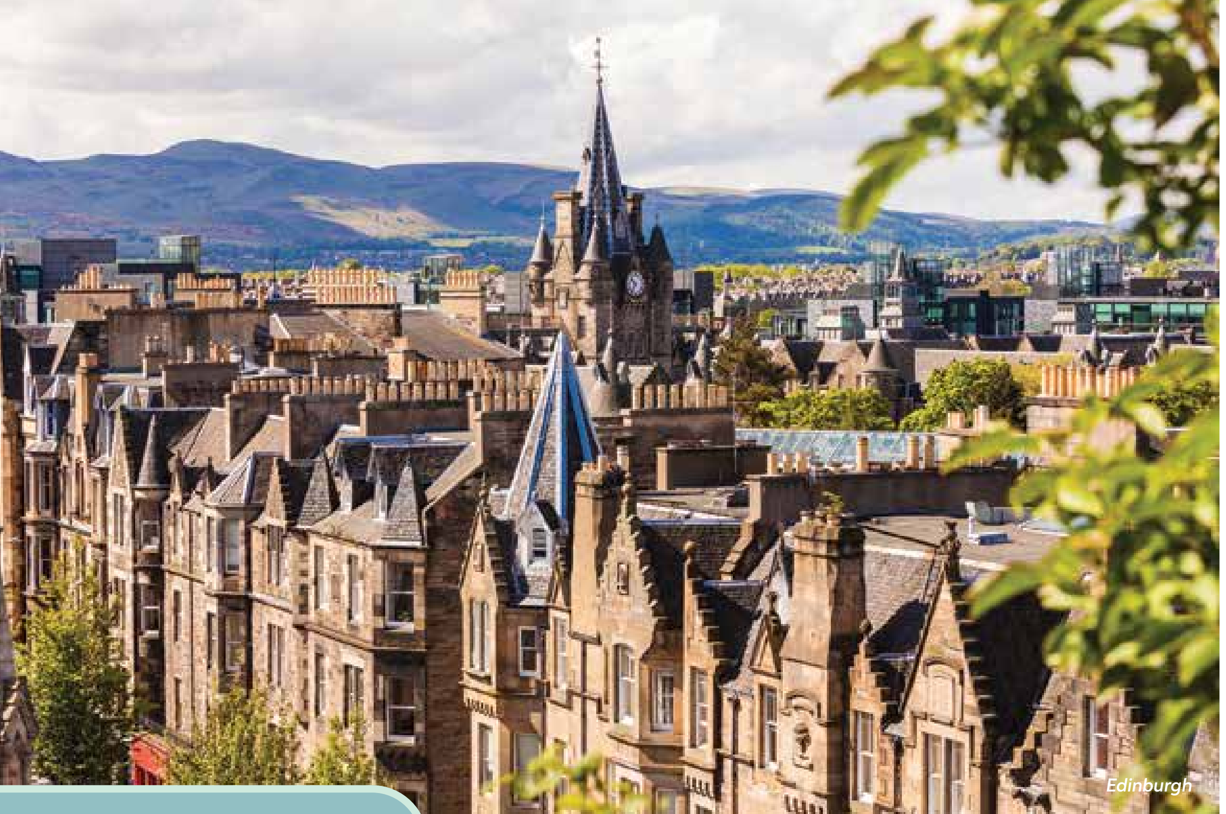
LONDON & SCOTLAND BUY-IN

Increase in Property/ Casualty Premium	Buy-in Amount
797,000	**FREE**
785,000	400
755,000	1,400
725,000	2,400
695,000	3,400
665,000	4,400
635,000	5,400
605,000	6,400
575,000	7,400
545,000	8,400
515,000	9,400
485,000	10,400
455,000	11,400
425,000	12,400
395,000	13,400
365,000	14,400
335,000	15,400

CORONADO ISLAND BUY-IN

Increase in Property/ Casualty Premium	Buy-in Amount
431,000	**FREE**
425,000	200
395,000	1,200
365,000	2,200
335,000	3,200
305,000	4,200
275,000	5,200
245,000	6,200
215,000	7,200
197,000	7,800

Note: Every $6,000 in P&C growth will reduce the buy-in by $200. Applies to P&C only. Full buy-in charts are available on aotrips.com.



Edinburgh

London

FAQs

Q: When will I know the travel dates?

A: We are pleased to offer our travelers several travel date options for each destination. These travel dates will be communicated at a later date and posted on aotrips.com.

Q: Can children or grandchildren be included in the trip?

A: Children and grandchildren of qualified travelers are welcome on the Coronado Island trips, but not able to travel to London and Scotland. Buy-ins for children, grandchildren and other arrangements will be communicated at a later date and posted on aotrips.com.

Q: What documents or form of identification do I need to travel?

A: Before trip dates can be confirmed, each traveler must submit a copy of their valid travel document and a signed hold-harmless agreement.

London and Scotland: All travelers must have a valid passport book that remains valid for at least six months beyond the travel dates.

Coronado Island: All adult travelers must have a REAL ID-compliant identification card or a passport that is valid for the duration of the trip.

Q: My adult child is in college but works in the agency during the summer. Do they qualify for the trip?

A: The child would not qualify as a full-time agency employee because they have not worked for the agency for at least six months prior to travel and cannot be the primary traveler. However, they may travel as a companion traveler with a qualifying licensed agent or key agency employee.

Q: I wish to travel on both trips. Do I need to obtain the minimum qualifications requirement for each trip?

A: We would love to have you travel on both trips and appreciate your business! Each registration requires the established minimum qualification for the trip.

Q: Can my married daughter and her husband (*who are not affiliated with the agency*) qualify or "buy-in" for the trip?

A: Your daughter can travel as a child on the family trip to Coronado Island. The only way your daughter's husband can travel is as your companion/guest. He cannot travel as a child/grandchild on a family trip or buy-in. Please see General Rule 5.

Q: I am not bringing a companion traveler. Are my buy-ins the same?

A: No. Single person buy-ins will be half of the per couple buy-in amount, plus a "single supplement" to be determined before travel. It is still necessary to meet the minimum qualification requirement.

Q: If I have multiple registrations, can I choose the qualification method for each one?

A: Each registration is systematically placed under the most effective qualification method. You may have one registration use life qualification and others use P&C only qualification, but the method cannot be blended for the same registration. This is important to keep in mind if you are planning to bring children to Coronado Island.

Q: Will I have to pay taxes on my trip?

A: We do not schedule any business meetings on these trips, so you can enjoy your vacation! The IRS requires us to report any portion of the value of the trip that is earned for free on your agency's 1099. This amount will be included in the 1099 that your agency receives from Auto-Owners in early 2029.

Questions?

Contact your marketing representative

Incentive Travel Website
aotrips.com

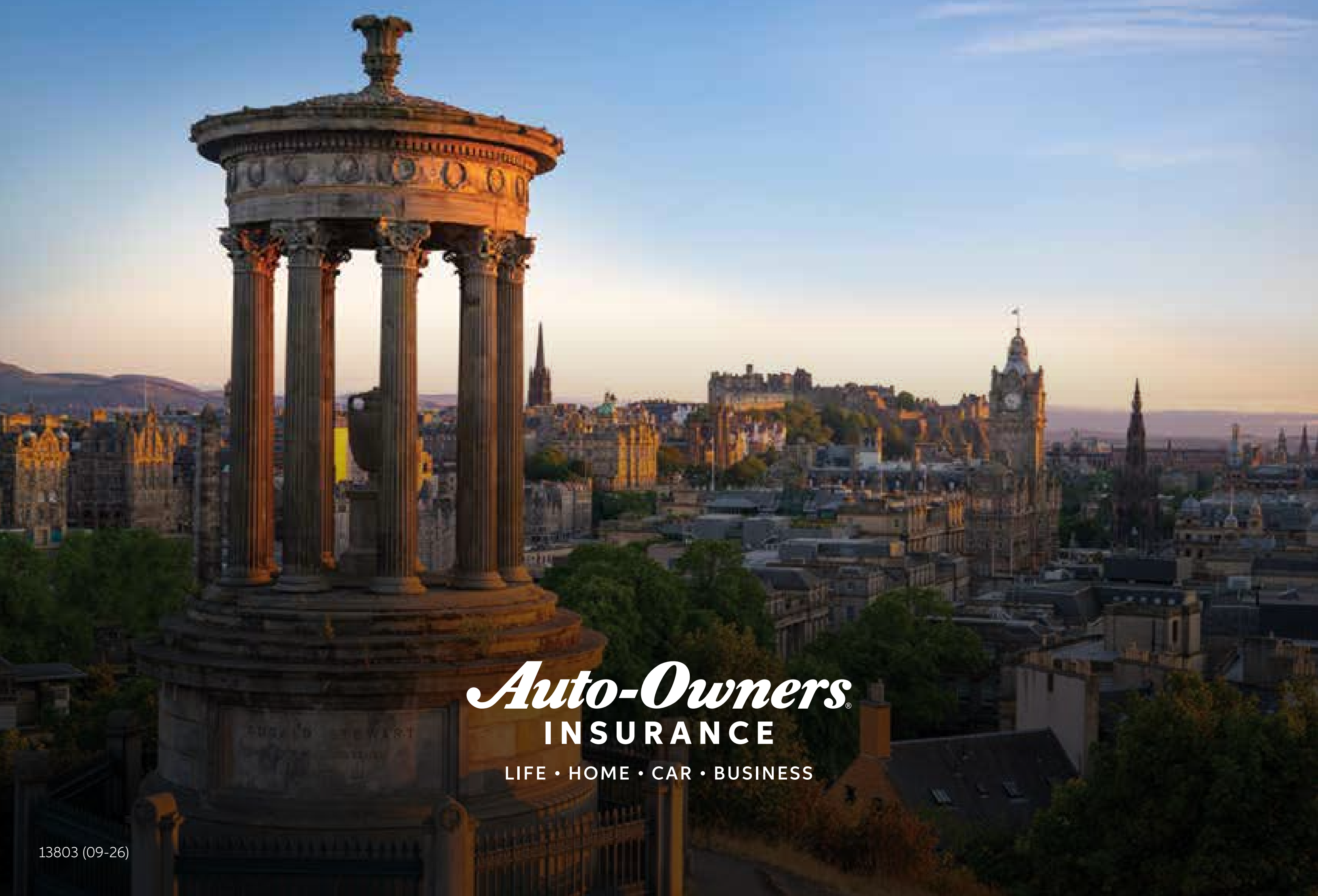
Email
incentive.travel@aoins.com

Phone
800.346.0346 ext. 72026

LONDON & SCOTLAND
Coronado Island

Campaign Period: September 1, 2026 – December 31, 2027

A-O TRIPS



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LIFE • HOME • CAR • BUSINESS

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