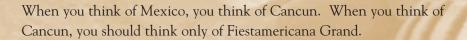
FIESTAMERICANA GRAND... CORAL BEACH CANCUN

A Timeless Tradition...



One of only four AAA Five Diamond Resorts throughout the entire Caribbean, the Fiestamericana Grand is one of the leading hotels of the world and the location for the Branch Convention, June 29-July 3, 2005. Its magnificent Mayan design rises majestically from the sea as it graces the coastline like a regal pyramid from centuries past.

The resort boasts over 600 wonderfully spacious suites. All have marble floors, sunken living rooms, refreshment bars, private balconies and spacious baths - the luxury and amenities you expect in a world-class facility!

Use the state-of-the-art Fitness Center or relax and be pampered in the Spa and Salon. For a truly unique offering, experience the ultimate massage on a private island in the middle of the curving, meandering swimming pool.

Play tennis on any of three indoor courts or play golf at the nearby course, designed by Robert Trent Jones, Jr. Sightsee, shop, tour Mayan Pyramids, join jungle excursions, visit ecological parks, or sail from the onsite marina. Indulge in a champagne breakfast buffet on a garden terrace; enjoy European Bistro-style fare for lunch; relish sumptuously prepared seafood and tropical beverages for dinner. Relax on your balcony or terrace and toast a crimson sunset as you gaze at the azure blue of the Caribbean waters. Eat, drink and enjoy to your heart's content. Don't forget the exciting nightlife. When the Caribbean sun goes down, an exciting new world of activity begins...music, dancing, entertainment. It's all there to satisfy your every desire - 24 hours a day!



CHANGES TO CONVENTION QUALIFICATIONS:

Effective immediately, the Fourth Month Consistency Report will be used to determine Convention attendance and award and honor recipients. The CLOB must be below 36%. In order to attend Convention, an individual/branch also must have growth in inforce premium.