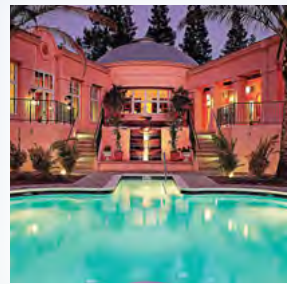
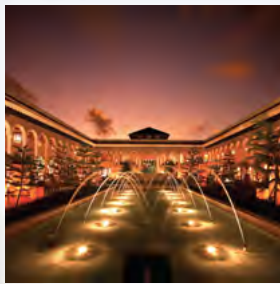




# Name Your Ticket

NYT0613



## WHERE WILL YOU GO?

Earn yourself a Trip and spending cash with this fantastic "Name Your Ticket" Agent Contest. Check out the travel award levels below.

All NCL Agents have the chance for a Vacation of a Life Time!!!

Some of your "Above & Beyond"™

Destination Choices:

- Aruba
- Banff Springs
- Bermuda
- Cabo San Lucas
- Cancun
- Carnival Cruise
- Caymen Islands
- Costa Rica
- Hawaii
- Jamaica
- Kauai
- Las Vegas
- Maui
- Miami
- New Hampshire
- New York City
- Punta Cana
- Sonoma
- Walt Disney World

## Six Fantastic Travel Award Levels

Apps	Premium	Prize
100	57,100.00	Above & Beyond + \$1000 cash
75	43,750.00	Above & Beyond + \$500 cash
65	38,475.00	Above & Beyond + \$250 cash
55	33,075.00	Above & Beyond
45	26,150.00	Diamond
40	24,860.00	Emerald

All Travel Award Levels are for Two People! Qualifying Period: June 1, 2013 - November 28, 2014  
 Another GREAT Agent Contest brought to you by North Coast Life Insurance Company - [www.nclife.com](http://www.nclife.com)

## Above & Beyond™



OR



4/5 Nights + 2 Tickets

8 Days 7 Nights + 2 Tickets

4/5 Nights Luxury Hotel + 2 Air Tickets (round trip) on United Airlines® or American Airlines® for travel in the USA, Mexico and the Caribbean.

24 of the most desirable luxury vacation resorts to choose from.

OR

8 Day / 7 Night Cruise on your choice of six Carnival or Royal Caribbean luxury cruise liners + 2 Air Tickets.

Choose from 1 of 3 Caribbean Cruises with an ocean view stateroom & private balcony

## Diamond



OR



4 Nights + 2 Tickets

5 Days 4 Nights + 2 Tickets

4 Nights in Luxury Hotel or resort + 2 Air Tickets (round trip-coach) on United Airlines® or American Airlines® for travel in the lower 48 states and Canada + \$250 Hotel Credit. 580 Luxury Hotel Choices.

OR

5 Day / 4 Night Cruise on Carnival or Royal Caribbean luxury cruise liner + 2 Air Tickets (round trip-coach).

## Emerald



OR



3 Nights + 2 Tickets

4 Days 3 Nights + 2 Tickets

3 Nights Luxury Hotel + 2 Air Tickets (round trip-coach) on United Airlines® or American Airlines® for travel in the lower 48 states and Canada + \$250 Hotel Credit.

OR

4 Day / 3 Night Cruise on Carnival or Royal Caribbean luxury cruise liner + 2 Air Tickets.

## Name Your Ticket Contest Rules

1. Qualification period: Qualification Period applies to business placed between 06/01/2013 – 11/28/2014

2. Placing Requirements: All placing requirements must be completed and received in the Home Office for business to be counted.

Prizes are dependent upon applications and premium levels being reached. (ex: Emerald = 40 applications and \$24,860.00 in credited premium.)

3. Premium Credits:

- Flexible Premium Deferred Annuities (FPDAs) – 10% continuing premium credit.
- FPDAs Rollovers – 6% premium credit.
- Single Premium Annuities (SPDA) – 5% for premium credit (including rollovers).
- Single Premium Immediate Annuities (SPIA) – 5% for premium credit (including rollovers).
- Single Premium Life Policies – 20% premium credit.
- Term Insurance receives full credit.
- NOTE: No more than half of your qualified business can be annuities for the "Name Your Ticket" contest.

Questions call: 800-541-5858 ext. 215

4. Limitations:

- North Coast Life Insurance Company does not permit the borrowing or lending of business.
- Controlled business does not count. (Policies issued on your life, on your spouse or children, on the life of any family member of your extended family: parents, brothers or sisters, nephews or nieces, cousins or their spouses).
- 75% Persistency required, based on the ratio of contest policies in force at the end of the qualification period to the number of contest policies placed.
- NCL reserves the right to review the production of any agent prior to release of the "Name Your Ticket" prizes.
- All prizes are subject to 1099 reporting.
- All Home Office decisions concerning qualifiers and contest rules are final.
- Agents must be contracted at the time of contest redemption and in good standing.
- Substitute prizes are not permitted.
- Travel must be booked through Journeymasters by December 31, 2015, in accordance with all Journeymaster stipulations. Otherwise, all prizes will be forfeited and no other compensation will be offered.
- Travel specifics subject to change.

More vacation destination details online: [www.nclife.com/nameyourticket](http://www.nclife.com/nameyourticket)

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