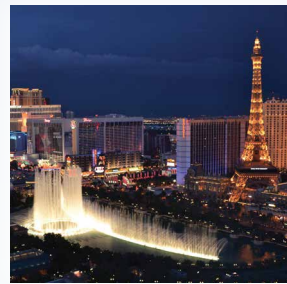
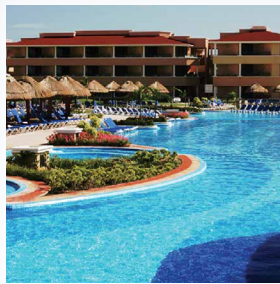




Name Your Ticket



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 | Las Vegas |
| Banff Springs | Maui |
| Bermuda | Montreal |
| Cabo San Lucas | New Hampshire |
| Cancun | New York City |
| Carnival Cruise | Punta Cana |
| Hawaii | Vancouver |
| Honolulu | Walt Disney World |
| Jamaica | Washington DC |

8 Travel Award Levels

Qualifying Credits	Prize
100,000.00	Above & Beyond + \$1000 cash
92,000.00	Above & Beyond + \$500 cash
86,000.00	Above & Beyond + \$250 cash
80,000.00	Above & Beyond
55,000.00	Diamond
50,000.00	Emerald
45,000.00	Ruby
35,000.00	Sapphire

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Subject to Contest Rules shown on page 2
 All Travel Award Levels are for Two People! **Qualifying Period: July 1, 2014 - June 30, 2015**
 Another GREAT Agent Incentive brought to you by North Coast Life Insurance Company - www.nclife.com

Above & Beyond + \$1,000 | Above & Beyond + \$500 | Above & Beyond + \$250 | Above & Beyond

HOTEL & AIR: 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- CRUISE & AIR:** 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

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

Emerald

HOTEL & AIR: 3 Nights Hotel + 2 Air Certificates + \$250 Hotel Credit. **-OR- CRUISE & AIR:** 4 Day / 3 Night Cruise on Carnival or Royal Caribbean luxury cruise liner + 2 Air Tickets.

Ruby

HOTEL & AIR: 2 Nights Hotel + 2 Air Certificates

Sapphire

HOTEL: 4 Nights Hotel + \$150 Hotel Credit

Contest Rules

1. Qualification period: Qualification Period applies to business placed (settled/paid) between 07/01/2014 – 06/30/2015
2. Qualifying Credits:
 - Qualifying Credit is equal to Net Production Amount (NPA). NPA is weighted credit of net settled (placed) premium, during the contest period.
 - Whole Life and Term Insurance Policies receive - 100% of first year annualized premium.
 - Flexible Premium Deferred Annuities (FPDAs) - 10% of first year annualized premium.
 - FPDAs Rollovers - 6% of first year annualized premium.
 - Single Premium Annuities (SPDA) - 5% of single premium (including rollovers).
 - Single Premium Immediate Annuities (SPIA) - 5% of single premium (including rollovers).
 - NOTE: No more than 50% of your Qualifying Credits can be annuities for the "Name Your Ticket" contest.
3. 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).
 - Minimum of 75% 13-month Persistency required, as measured by North Coast Life Insurance Company.
 - 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, in accordance with all Journeymaster stipulations. Otherwise, all prizes will be forfeited and no other compensation will be offered.
 - Travel specifics subject to change.

Questions Call: 800-541-5858 ext. 5215

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