

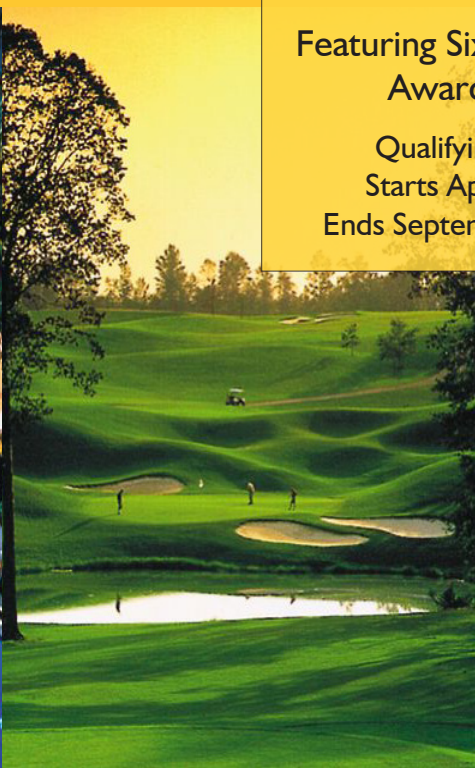
 **North Coast Life**
 1116 West Riverside
 P.O. Box 1445
 Spokane, WA 99210

Name Your Own Ticket

Presented by:
 NORTH COAST LIFE

Featuring Six Great Travel
 Award Levels

Qualifying Period:
 Starts April 1, 2009
 Ends September 30, 2010



Above & Beyond!



- Acapulco
- Cancun
- Kauai
- Alberta, Canada
- Carnival Cruises
- Las Vegas
- Antigua
- Cozumel
- Maui
- Aruba
- Disney World
- Reno - Lake Tahoe
- Bermuda
- Hawaii - The Big Island
- Scottsdale
- British Columbia, Canada
- Oahu
- St. Lucia
- Cabo San Lucas
- Jamaica
- Vancouver
- Hyatt or Fairmont Hotels - Almost Anywhere

| Apps | Premium | Your Prize |
|------|-----------|------------------------------------|
| 100 | 51,500.00 | Above & Beyond + \$1000 |
| 75 | 39,075.00 | Above & Beyond + \$500 |
| 65 | 34,125.00 | Above & Beyond + \$250 |
| 55 | 29,150.00 | Above & Beyond |
| 45 | 24,337.00 | Diamond |
| 40 | 22,875.00 | Emerald |



All prize levels for two persons.

For more information call North Coast Life
1-800-541-5858 Ext. 215

Above and Beyond



+



OR



+



4/5 Nights + 2 Tickets

8 Days / 7 Nights + 2 Tickets

21 of the most popular vacation destinations in this hemisphere: Maui, Cabo San Lucas, St. Lucia...4 and 5 nights luxury hotel + 2 round trip air tickets on United Airlines® or American Airlines® for travel in the USA, Cancun, Mexico and the Caribbean.

-OR-

8 day-7 night cruise on choice of six Carnival & Royal Caribbean luxury cruise ships + 2 air tickets.

Diamond



+



OR



+



4 Nights + 2 Tickets

4 Nights + 2 Tickets

4 nights hotel + 2 coach round trip air tickets on United Airlines® or American Airlines® for travel in the lower 48 states and Canada + \$250 hotel credit.

-OR-

4 night cruise on Royal Caribbean or Carnival to the Caribbean or Mexican Riviera + 2 air tickets.

Emerald



+



OR



+



3 Nights + 2 Tickets

3 Nights + 2 Tickets

3 nights hotel + 2 coach round trip air tickets on United Airlines® or American Airlines® for travel in the lower 48 states and Canada + \$250 hotel credit.

-OR-

3 night cruise on Royal Caribbean or Carnival to the Caribbean or Mexican Riviera + 2 air tickets.

Name Your Own Ticket Rules

1. The qualification period applies to business placed between April 1, 2009, and September 30, 2010.
2. All placing requirements must be completed and received in the Home Office for business to be counted. Prizes are dependent upon both application and premium levels. (i.e., Emerald=40 apps and \$22,875 in credited premium.)
3. Flexible Premium Deferred Annuities (FPDAs) premium will count 10% for continuing premium credit. Lump sum rollovers into FPDAs will count 6% for premium credit. Single Premium Annuities (SPDA and SPIAs) premium will count 5% for premium credit (including rollovers). No more than half of the cases can be annuities.
4. Single Premium Life Policies will receive 20% premium credit.
5. Controlled business (agent's and personal family which includes spouse, children, parents, siblings or another North Coast Life agent) is not eligible.
6. 75% Persistency required, based on the ratio of contest policies in force at the end of the qualification period to the number of new policies placed.
7. Conversion of term insurance receives full contest credit.
8. Changes (including replacement) of existing North Coast Life permanent life policies to other North Coast Life plans receive no credit. The only exception would be a policy change resulting in an increase in face amount of an existing policy. This would qualify as a "policy" and the increase in the premium amount would be credited towards the premium.
9. The company does not permit the borrowing or lending of business.
10. All decisions are the sole discretion of North Coast Life. The agent must be contracted at the time of contest redemption and in good standing. The home office reserves the right to disqualify anyone from prize qualification at any time if justifiable cause is determined.
11. North Coast Life reserves the right to review the production for any agent prior to approval. No prize substitutions. 1099s apply. Travel must be booked through Journeymasters by December 31 of 2011, in accordance with all Journeymasters stipulations. Otherwise, all prizes will be forfeited and no other compensation will be offered. Travel specifics subject to change.



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