



Name Your Ticket

8 TRAVEL AWARD LEVELS
CHOOSE YOUR DESTINATION
ENJOY A VACATION OF A LIFETIME

Name Your Ticket

a Producer Incentive and
Recognition Program

Earn a Trip and spending
cash simply by selling NCL
products*

All NCL Agents have the
chance to Earn Big!

A full 12 month Qualifying
Period: September 1, 2015
through August 31, 2016

*View travel award levels and
product qualifications under
rules and regulations

*Adventure to Relaxation & Indulgences
Name Your Ticket has it All!*

North Coast Life Insurance Company
A member of the GPM Life Group

A SAMPLE OF YOUR DESTINATION CHOICES INCLUDE:

CARIBBEAN: •St. Maarten • Aruba • Punta Cana • Jamaica

MEXICO: •Cabo San Lucas • San Jose del Cabo • Cancun

CANADA: •Vancouver • Banff Springs • Montreal

•Hawaii •Las Vegas •New York City

•Walt Disney World •Bermuda

•Carnival or Royal Caribbean (Cruises)

NCL NYT 0915

Qualification Period: Qualification Period applies to business placed (settled/paid) between 09/01/2015 – 08/31/2016.

Qualifying Credits:

- Qualifying Credit is equal to Net Production Amount (NPA). NPA is weighted credit of net settled (placed) premium, during the contest period.
- LIFE-STYLE® Whole Life and LIFE-STYLE® 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).
- NOTE: No more than 50% of your Qualifying Credits can be annuities for the "Name Your Ticket" incentive program.

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, spouse, parents, grandparents, children (adopted, half, step), grandchildren, siblings or other agents are considered controlled business.
- 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" awards.
- All prizes are subject to 1099 reporting.
- All Home Office decisions concerning qualifiers and incentive program rules are final.
- Agents must be contracted at the time of contest redemption and in good standing with North Coast Life Insurance Co.
- Substitute awards 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.

8 TRAVEL AWARD LEVELS

① ABOVE & BEYOND + \$1,000 • ② ABOVE & BEYOND + \$500 • ③ ABOVE & BEYOND + \$250 • ④ 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.

⑤ 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).

⑥ 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.

⑦ RUBY

Hotel & Air: 2 Nights Hotel + 2 Air Certificates

⑧ SAPPHIRE

Hotel: 4 Nights Hotel + \$150 Hotel Credit

QUALIFYING CREDITS	AWARD
100,000.00 NPA	① Above & Beyond + \$1000 cash
92,000.00 NPA	② Above & Beyond + \$500 cash
86,000.00 NPA	③ Above & Beyond + \$250 cash
80,000.00 NPA	④ Above & Beyond
55,000.00 NPA	⑤ Diamond
50,000.00 NPA	⑥ Emerald
45,000.00 NPA	⑦ Ruby
35,000.00 NPA	⑧ Sapphire



1-800-541-5858 ext. 5215

www.nclife.com



North Coast Life Insurance Company
PO Box 1445
Spokane, WA 99210