

Your 2009 Rewards Contest

February 2nd - May 1st

Great prizes for every level of premium

	Prize	Cases	Premium
	15.4" Wide Screen Laptop 2 GB Ram	10	\$9000
	Dell Desktop W/19 inch Wide Screen	8	\$7200
	\$350 Best Buy Gift Card	7	\$6500
	i-Pod Touch	6	\$5500
	Nikon Coolpix 8MP Digital Camera	5	\$4500
	Cannon - Printer, Copier & Scanner	4	\$3500
	\$100 Amazon Gift Card	3	\$2600
	\$50 Gas Card	2	\$1900
	\$20 Starbucks Gift Card	1	\$900

North Coast Life Insurance

2009 Rewards Contest Rules

- Submitted business period is from February 2 to May 1, 2009. All delivery requirements must be received by June 12, 2009.
- All annualized paid life premium qualifies. Policies using the exchange option will be credited at the normal premium for that face amount as though the exchange premium did not apply.
- FPDA Rollovers/Transfers (Qualified & Non-Qualified) through age 69 receive a 6% premium credit. Age 70 and older will receive a 3% premium credit.
- VIP-1 and FPDA continuing premium will receive a 10% credit of the total annual premium.
- Single Premium Annuities (including rollovers/transfers) will receive premium credits as follows: SPA-2000 (Immediate Annuity), 4%, SPDA-BIR 5%. The premium credits are the same for Qualified or Non-Qualified funds.
- Case count plus premium count are required. (i.e., if you have placed 7 cases with \$6,000 of qualified premium, then you have qualified for the level 6 prize not the level 7 prize.
- You determine your qualifying level or levels. If you have earned 8 cases with at least \$7,200 of premium then you have qualified for the level 8 prize -OR- you can request any equivalent case levels that would equal the 8 case requirement. (i.e., Rather than taking the level 8 prize, you could pick the level 6 prize and a level 2 prize or two level 4 prizes.
- VIP replacement rules apply. Controlled business (on agent or agent's immediate family) is not eligible. Internal replacements are not eligible.
- North Coast Life must be advised of your prize selection by July 17, 2009. North Coast Life reserves the right to review the production of any agent prior to release of prize(s). 1099's apply.

Need More Information? Give us a Call
800-541-5858 ext. 215