

Producer Incentive

CASH BONUS

North Coast Life Insurance Company

Go Wild!

Show your Wild Side - Submit NCL Applications
Be rewarded with some extra CASH!



TO ENTER Submit Apps between **July 1st** through **August 31st** 2015



FIRST 10 APPS		
APPS ¹	BONUS ²	Total BONUS ³
10	\$30.00	\$300.00*
9	\$20.00	\$180.00
8	\$20.00	\$160.00
7	\$20.00	\$140.00
6	\$20.00	\$120.00
5	\$20.00	\$100.00*
4	\$10.00	\$40.00
3	\$10.00	\$30.00
2	\$10.00	\$20.00
1	\$10.00	\$10.00

*Net Settled Policies. Bonus rate increase retroactive to the 1st application.



Unlimited Bonus

No Limit on how much your total BONUS CASH Award can be.

LOOK for Retroactive Bonus Rate Increases at 5, 10 & 20 Apps

Must be Qualified Applications - See Rules

APPS ¹	BONUS ²	Total BONUS ³
25	\$40.00	\$1000.00
24	\$40.00	\$960.00
23	\$40.00	\$920.00
22	\$40.00	\$880.00
21	\$40.00	\$840.00
20	\$40.00*	\$800.00
19	\$30.00	\$570.00
18	\$30.00	\$540.00
17	\$30.00	\$510.00
16	\$30.00	\$480.00
15	\$30.00	\$450.00
14	\$30.00	\$420.00
13	\$30.00	\$390.00
12	\$30.00	\$360.00
11	\$30.00	\$330.00
10	\$30.00*	\$300.00
9	\$20.00	\$180.00
8	\$20.00	\$160.00
7	\$20.00	\$140.00
6	\$20.00	\$120.00
5	\$20.00*	\$100.00
4	\$10.00	\$40.00*
3	\$10.00	\$30.00*
2	\$10.00	\$20.00*
1	\$10.00	\$10.00*

*Net Settled Policies. Bonus rate increase retroactive to the 1st application.



Rules and Regulations

Go Wild!

- APPS** - Applications submitted and settled between July 1 through August 31, 2015 and in force in October when the bonus is paid.
- BONUS** - The money paid per application, based upon the number of submitted and settled Apps. Bonus rate increases are retroactive to the 1st application.
- Total BONUS** - The entire cash award is paid in addition to regular earned commissions. The Total BONUS awards will be paid in October 2015, when qualifications are verified and Bonus Calculations are complete.

NON-QUALIFIED BUSINESS AND LIMITATIONS

- Annuity Applications DO NOT Qualify.
- Withdrawn, Lapsed, NSF Initial Premium, Declined or Not Taken Policies DO NOT Qualify.
- Family Business: Apps on yourself or members of your extended family DO NOT Qualify.
- Controlled business or applications on business associates DO NOT Qualify.
- All Home Office decisions concerning qualifiers and prize awards are final.
- Applications split between producers will be counted proportionately.

EXAMPLES:

An agent submits and settles twelve policies during the contest period. Unfortunately, on one policy the first check is NSF and on another two policies, a second premium isn't received and the policies lapse. The net settled policy count is nine and a \$180 bonus will be paid. ($\$20 \times 9 = \180)

A second agent has the exactly same experience, but is able to collect good money on the NSF policy in time to save the policy and before the contest period ends. As a result, a second premium is paid on ten policies. Since there were ten in force policies on the day bonus was paid, the agent received \$300. ($\$30 \times 10 = \300).

The 10th policy increased the bonus to \$30 for each policy; retroactively back to the first policy. Clearly, the 10th policy was worth an extra \$120!