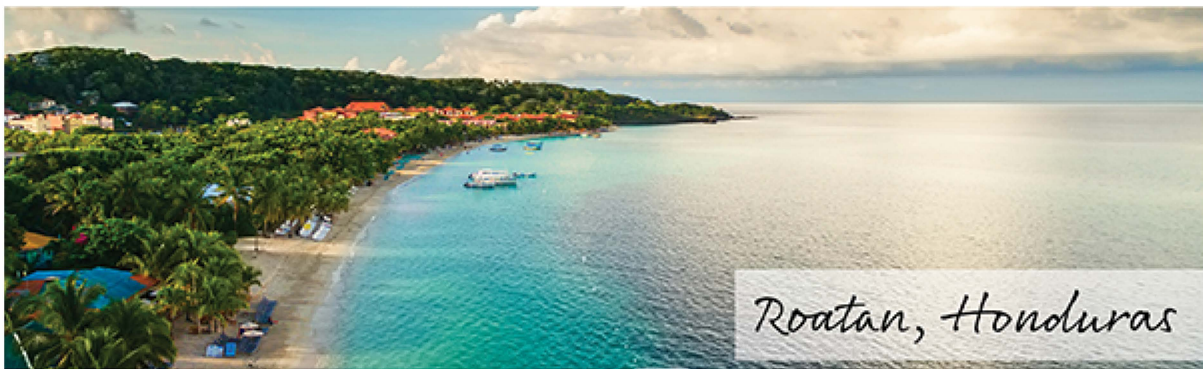




Western Caribbean cruise

March 14-21, 2021



\$425,000

Earn cruise for you
and a guest!

\$525,000

Earn cruise for you and
a guest + air for you!

\$650,000

Earn cruise + air for
you and a guest!

Qualification levels

During our Producer Circle event in Cabo San Lucas, Mexico we announced modifications to the qualifying levels. With the current environment with COVID-19, we have decided to not move forward with the changes and will be keeping qualification levels the same for 2020 as they were for 2019.

NGL's Producer Circle requirements

- Producer's personal production only will be applied toward contest total. Annuities, trust conversions and lifetime pay products are not eligible.
- Volume (face) amount is calculated on production from 01/01/2020 to 12/30/2020 and is net of all first year terminations, lapses, surrenders, not taken and early deaths.
- On multi pay policies, Producer must maintain 85% or higher persistency, calculated on previous 18 months of production.
- Producer must be actively writing at time of award and have no debit balance.
- To receive an award, all qualifying policies must be in good standing.
- NGL will be the final interpreter of the rules and guidelines of this contest. Award is nonnegotiable.
- Changes or substitutions in travel arrangements are not guaranteed and may require a fee payable by the attendee.
- Award recipient may be contacted by NGL and will receive a 1099 for the full value of the award which may not be substituted or transferred.
- Producer and guest must have a valid passport.



PC 2784 01/20. Insurance coverage provided by National Guardian Life Insurance Company or its subsidiaries.

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