



The graphic features a scenic background of a coastline with cliffs and a bay. In the top right corner, there is a circular logo with a sunburst border containing the text "NGL's Producer Circle". The main title "NGL's Producer Circle Contest Rules" is centered in a white serif font. Below the title, the event details "Cabo San Lucas, Mexico · Pueblo Bonito Pacifica · March 4 - 9, 2020" are listed. At the bottom, three award tiers are presented in separate boxes:

Award Amount	Prize Description
\$425,000	Earn hotel for you and a guest!
\$525,000	Earn hotel for you and a guest + air for you!
\$650,000+	Earn hotel + air for you and a guest!

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 1/1/2019 to 12/30/2019 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 01/19. Insurance coverage provided by National Guardian Life Insurance Company or its subsidiaries.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.

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