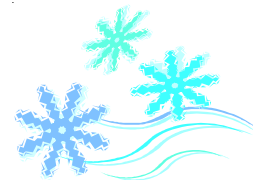


**READY... January 3, 2012 - January 30, 2012**



**SET...  
SNOW!**



Qualifiers will enjoy world-class skiing and winter fun at the magnificent Sun Valley Lodge in Sun Valley, Idaho! Trip begins March 8, 2012, returning on the 11th.

*To qualify you must earn at least 6,500 production credits.*

**BONUS: Personal Producers who earn 13,000 production credits will receive airfare for a guest!**

**Rulz**

**THE GAME STARTS:** Tuesday, January 3, 2012 ...  
**AND ENDS** at the close of business Monday, January 30, 2012.

**QUALIFYING:**

- Term, Whole Life and Final Expense plans – **1 production credit for each \$1** of annualized premium
- Universal Life – **1 production credit for each \$1** of annualized target premium
- Preneed Products (all single-pay and pay plans) – **15% of face**
- New money funding Deferred Annuity contracts – **5% of premium**
- New money funding SPIA annuity contracts with a payment stream of 10 years or longer AND a minimum of \$25,000 premium – **5% of premium**

**NON-QUALIFYING APPLICATIONS INCLUDE:**

- Controlled business (applications on self or immediate family or family rider additions)
- Internal Roll Over of Universal Life or Deferred Annuities (including SV5)
- Annuitization of existing deferred Annuities
- Death Claims paid via Supplemental Contracts or Annuities

**C.O.D.** Business will not be considered as Qualifying Premium unless it is written and delivered during the contest, including 1035 premium.

**AGENCY QUALIFICATION:** Agency production requirement is double the personal producer's production requirement set forth above.

**RMO/PMO QUALIFICATION:** RMO/PMO production requirement is triple the personal producer's production requirement set forth above.

All qualifiers will receive one round trip airfare to Boise and two nights lodging. All qualifiers are welcome to bring a spouse/guest to share their room; however, the Company will not cover the cost of airfare for the guest or any increase in lodging costs. Must be under contract as of March 1, 2012.

**Any qualifier who cannot attend will be awarded a \$250 cash gift in lieu of the trip.**

**AT THE CLOSE OF THE CONTEST, ANY QUALIFYING ANNUALIZED PREMIUM THAT HAS BEEN CANCELLED DURING THE CONTEST PERIOD WILL BE VOIDED. HOME OFFICE RECORDS, DECISIONS, AND INTERPRETATIONS ARE FINAL. THIS BULLETIN SHALL NOT BE CONSIDERED A CONTRACT.**



**2012 Quick Start  
Sun Valley, Idaho**

**January 3, 2012 - January 30, 2012**