

SPRING INTO EXTRA CASH — 2019

3 GREAT PROGRAMS!

1. LIFE AND ANNUITY PC'S

- **Each FBC with 5,000 Life or Annuity Production Credits or more issued and paid for will win \$250 CASH!**
7,500 PC's = \$375; 10,000 PC's = \$500

2. LIFE AND ANNUITY ISSUED APPLICATIONS

- **Each FBC with 5 Life or Annuity Applications or more issued and paid for will win \$250 CASH!**
7 apps = \$375; 10 apps = \$500

3. VETERAN FBC CONTEST - % Increase 2019 v 2018 Second Quarter

- **Greatest % PC Growth in the 2nd quarter – April 1 through June 30, 2019 v. same time period in 2018. Minimum number of PC's to qualify is 5,000 PC's in 2019.**

1st Place - \$5,000

2nd Place - \$2,500

Example – If you earned 5,500 PC's in the 2nd quarter of 2018 and 8,000 PC's in the 2nd quarter of 2019 – you had an increase of 45% in the 2nd quarter of 2019 v 2018. This % increase would be stacked against the rest of the FBC's to determine who is in first and second place – in the money.

PRODUCTS THAT COUNT:

- **Nordic Elite — Target Premium – Not Excess**
- **Whole Life**
- **Nordic Whole Life Zero Refunds**
- **Single Premium Whole Life**
- **Simplified Issue Single Premium Whole Life (Nordic Protector)**
- **Increase in Face Amounts — of existing Universal Life certificates that result in increased target premiums will also qualify. *(We need to have received the premium for the increased target premium.)***
- **Term Conversions — any Term Conversions count**
- **Annuities — FDPA, SPDA and SPIA**

Good luck and good selling!

**Mark Hellickson
3/21/19**

Date: 3/21/2019