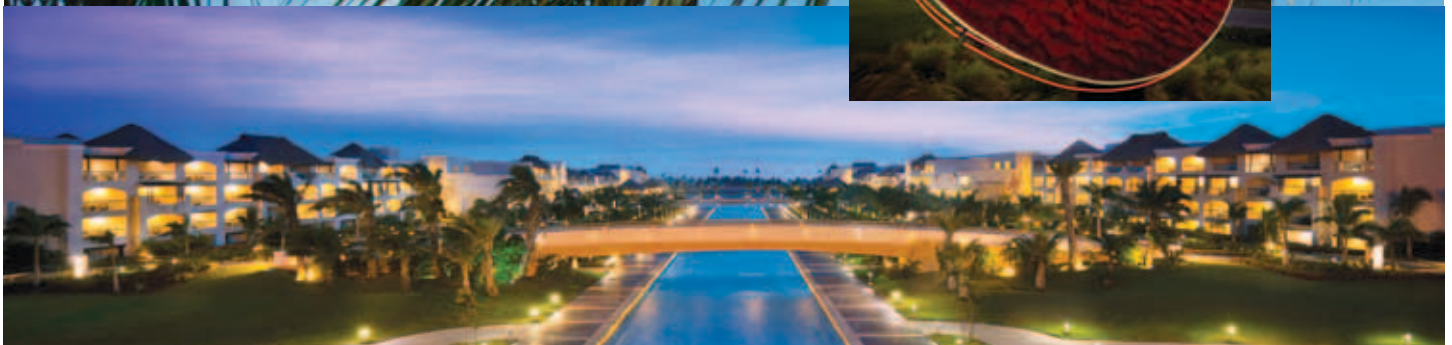


April 2-5, 2014



DOMINICAN REPUBLIC • 2014 DESTINATION

LEADER'S CLUB

4-Days 3-Nights

— OR —

PRESIDENT'S CLUB

5-Days 4-Nights

It's your call...

You can extend your stay an extra day.

See qualification requirements on reverse side ➤

LOCATION

The Hard Rock Hotel & Casino Punta Cana in the Dominican Republic is a mind blowing **all-inclusive** experience featuring **5 Star Accommodations**, dining in 9 restaurants, delicious snacks, including pool side service, top-shelf drinks, 24/7 in-room service, land sports, Body Rock[®] fitness center with instructors, daily activities, nightly entertainment, live entertainment, Wi-Fi, unlimited phone calls to the Continental US and Canada and gratuities included. In addition, you will have access to a Nicklaus designed golf course, and an astonishing Spa all lovingly cradled by the most pristine beaches in the Caribbean.

QUALIFICATION PERIOD

New business received and issued from January 1, 2013, through December 31, 2013 will be counted toward Qualifying Premium.

One of life's rewards from...

OXFORD[®]
LIFE INSURANCE COMPANY

QUALIFICATIONS

Producer	
Leader's Club Writing Producer \$50,000	President's Club Writing Producer \$75,000
Product Qualification Percentage Final Expense – 100% Annuities – 5% Single Premium Life – 10% Medicare Supplement 50%	
MGA	
Leader's Club MGA \$300,000	President's Club MGA \$480,000
Product Qualification Percentage Final Expense – 100% Annuities – 4% Single Premium Life – 10% Medicare Supplement – 50%	

1. Qualifying Premium = Issued annualized premium less lapsed annualized premium between 1/1/2013 and 12/31/2013.
2. Six (6) application minimum to qualify
3. President's Club entitles the attendee to an extra night stay.
4. Producers may qualify by either individual production or as an MGA, but qualifying for both only qualifies one attendee.
5. Each qualified Producer/MGA will receive one (1) room. Additional accommodations will be at the qualifier's own expense.



OTHER CONTEST GUIDELINES

- ▶ Production cannot be accumulated between multiple producers for "Writing Producer" qualification purposes or by multiple MGAs for qualification purposes.
- ▶ Trip awards are for contracted Oxford Life® producers and their guests only.
- ▶ Interpretations of the rules will be at the sole discretion of Oxford Life. Contests may be discontinued or modified at any time at the sole discretion of Oxford Life.
- ▶ This conference is intended for the Oxford Life producer and guest only. Children will not be invited to any of the activities.
- ▶ There is no pro-rating of premium for producers appointed in 2013. The qualification is the same for all producers.
- ▶ Producers must be active and in good standing (persistency, mortality, etc.) with Oxford Life at the time of the event in order to qualify.
- ▶ All producers will receive a 1099 for the fair market value of the trip.

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