

2012 Grand Cayman Island

Ritz - Carlton

AUGUST 20 - 25, 2012

Commit to joining a select group of our top producers in August 2012 for 6 days and 5 nights at the spectacular Ritz-Carlton resort on peaceful and pristine Grand Cayman Island.

Nestled in the calm, turquoise waters of the western Caribbean just 500 miles south of Miami, this British protectorate has only 40,000 residents and is the home of George Town, the capital city. Blessed with sun-kissed beaches and clear waters teeming with gold flecked fish, Grand Cayman offers spectacular natural beauty with abundant diving and water sport activities.

The Ritz-Carlton Grand Cayman unites the top names in every field to offer one-of-a-kind experiences. Relax along spectacular Seven Mile Beach with white sand stretching as far as the eyes can see. Enjoy luxury accommodations, five wonderful restaurants, endless pool and water activities and Blue Tip, a Greg Norman designed golf course.

FAMILY FRIENDLY • SUMMER EVENT • SHORT FLIGHT • ENGLISH SPEAKING • EASTERN TIME ZONE



Requirements: \$1.5 million production credit. Includes LBL and CLIC annuity business issued and paid between July 1, 2011 and June 30, 2012. 0% credit for Bankers Accumulator. 25% credit for Bankers I. Five case minimum. Invitations will be extended at the end of contest period at the sole discretion of the Company. There will be no cash substitute awards. Attendees will receive a Form 1099 for the value of the trip. LBL may modify the qualification requirements at any time without notice. Invitations are subject to space availability.