



PinnaclePoints

- ▲ Pinnacle Incentive Trips are the best redemption value for your PinnaclePoints.
- ▲ Pinnacle Incentive Trips offer a longer time period to qualify than other companies.
- ▲ The Top 5 Pinnacle Agents each quarter receive BONUS PinnaclePoints.
- ▲ Cross-selling opportunities with other Pinnacle products makes earning PinnaclePoints even easier.
- ▲ All products marketed through Pinnacle qualify for PinnaclePoints.

Producers accumulate PinnaclePoints for every \$1 of issued annualized premium on any product Pinnacle offers:

Product Line	PinnaclePoints
Major Medical <i>(depending upon product)</i>	up to 2
Supplemental and Other Health <i>GAP, Critical Illness, Limited Benefit, Long Term Care</i>	2
Life <i>Term Life, Single Premium Whole Life</i>	2
Senior <i>Senior Life, Medicare Supplement, Cancer, Dental</i>	2
Med Advantage Enrollment	2,500

As you increase your inforce premium on major medical production, you receive a one time bonus of PinnaclePoints upon reaching each production level:

Production Level	Bonus PinnaclePoints
Upon Contracting	5,000 Points
\$25,000 Inforce	10,000 Points
\$50,000 Inforce	15,000 Points
\$100,000 Inforce	30,000 Points

Special Bonus PinnaclePoints may be awarded during special promotions. These extra points offer an added incentive for agents to produce business through Pinnacle.



Rocky Mountains
2008





Nestled in the picturesque Rocky Mountains, **The Broadmoor** resort is the perfect mountain getaway! Qualifying Pinnacle agents will experience the elegance and unparalleled beauty of one of the few “Five-Star” resorts in the world. Just minutes from Pike’s Peak and The Garden of the Gods, The Broadmoor features an Award-winning spa, 15 distinctly different dining facilities and 54 holes of championship golf.

Agents and their guests will enjoy a wide assortment of available activities such as hiking, mountain biking, horseback riding, whitewater rafting, tennis and swimming.

Reward yourself by joining Pinnacle in the Rocky Mountains!



Incentive Trip

- ▲ July 2 - 6, 2008
- ▲ 5 Days / 4 Nights Accommodations
- ▲ Roundtrip Airfare & Transfers
- ▲ Breakfast & Dinner Daily
- ▲ Group Activity
- ▲ Welcome Reception
- ▲ Farewell Banquet
- ▲ Trip Memorabilia

Requirements

PinnaclePoints must be redeemed by May 2008 for the Rocky Mountains Incentive Trip.

550,000 pts.– Agent & Guest

450,000 pts.– Agent & ½ Guest Cost*

**Remaining 1/2 of Guest Cost is debited to agent account. Agent account with Pinnacle must be in good standing.*

Rules

Agents must have the required number of points in their Pinnacle**Points** account at the time of trip redemption. No partial redemption allowed; Once redeemed, trip is non-transferable and not redeemable for cash or trade. Buy-ins are not allowed; Points expire on December 31st the following year after points are received. Agent must be actively marketing for PBG at the time of points redemption to attend; PBG reserves the right to modify the rules of the contest without notice and to change or terminate the Pinnacle**Points** Incentive Program at any time.