

## MUTUAL SALES LEADERS

# Laguna Beach 2012

### **ELIGIBILITY**

- You are eligible to earn the Mutual Sales Leaders trip to Laguna Beach, California based on the business you place with Mutual of Omaha as a Broker Producer (personal production only; individuals or agencies may not qualify based on business placed by down-line producers)

### **QUALIFICATION PERIOD**

- January 1 through December 31, 2011 (business must be net issued during the January 2011 through December 2011 accounting months)
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 16, 2012
- Mutual of Omaha will make a determination after January 19, 2012 on who qualifies for the Mutual Sales Leaders trip to Laguna Beach

### **PRODUCTION REQUIREMENT**

- 150,000 incentive credits are required to qualify for the trip
- A minimum of ten new business applications must be submitted and issued in order to qualify
- Medicare Supplement internal conversions/replacements and affiliate conversions/ replacements will receive half incentive credit up to a maximum cap of 50,000 incentive credits. All other products will not receive incentive credit on internal or affiliate conversions/replacements.

### **YOUR REWARD**

- When you meet all production requirements, you will earn one invitation to the Mutual Sales Leaders meeting to be held in Laguna Beach, California
- The incentive travel will take place between April 1 and 5, 2012
- Your invitation will include airfare, hotel accommodations, meals, tours and transfers for you and one guest, age 18 or older
- Your invitation is not redeemable for cash and is not transferable
- You must be contracted and actively representing Mutual of Omaha at the time of the Mutual Sales Leaders trip
- The cost of the incentive trip (airfare, lodging and cash or cash spending allowances, if applicable) will be reported to you as taxable income on your Form 1099

## HOW TO EARN INCENTIVE CREDITS

- You earn incentive credits based on your net-issued business, which is measured in annualized new business premium (ANBP)

Eligible Products	Incentive credits per \$ of ANBP
Medicare Supplement	.50
Internal or Affiliate Conversions/Replacements	.25
Long-Term Care	1
Disability Income	1
Critical Illness	1
Fixed Life Target Premium	
• AccumUL	1
• GUL Complete/Express	1
• GULS	1
• SPL	1*
• Whole Life Express	1
Fixed Life Excess Premium	.05
Term Life Insurance	
• Term Life Complete	1
• Term Life Express	1
• Term Life Answers	1
• Other Term Products (includes Worksite Term products)	1
Whole Life	1
Fixed Annuity/SPIA	.025

\* The SPL annualized new business premium credit is 10% of the actual premium value.

## MISCELLANEOUS

- Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time
- You must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the award
- Confidential or proprietary information, as defined in your sales agreement, does not include information relating to any incentive travel award
- You are responsible for any compensation disclosure obligations you may have governing relationships with your clients
- Although eligibility for an invitation is based on production requirements during 2011, the invitation will be provided during 2012
- You may not delay the incentive travel

Wouldn't it be nice?

LAGUNA NIGUEL

April 1 – 5, 2012

