

2021 Qualification Requirements for

2022 Mutual Sales Leaders Simplified Life Trip – London

Eligibility

- You are eligible to earn the Mutual Sales Leaders trip to London based on the business you place with Mutual of Omaha as a Brokerage Producer

Qualification Period

- Net-issued business between January 1, 2021 and December 31, 2021
- All issued policies must be placed, and premium collected and received by Mutual of Omaha, by January 15, 2022
- Mutual of Omaha will make a determination after January 25, 2022 on who qualifies for the Mutual Sales Leaders trip to London

Production Requirement

- **80,000 Simplified Issue Life production credits** are required to qualify for the trip **and** a minimum of 20 issued policies
- **Top 60 producers earn an invite**

Persistency and Placement Requirement

- Mutual of Omaha reserves the right to withhold the invitation should the persistency or placement fall below the following:
 - o 13-month Persistency – 70%
 - o Placement – 70%

Production Credits

- You earn production credits based on your net-issued business, which is measured in Annualized New Business Premium (ANBP):

Product	Production Credit per Dollar of ANBP
Simplified Issue Life	
▪ IUL Express	1.2
▪ GUL Express	1
▪ Term Life Express	1
▪ Living Promise Whole Life	1
▪ Children’s Whole Life	1
Guaranteed ADvantage	1



Your Reward

- Only one invitation may be earned
- The incentive travel will take place on March 22 through March 27, 2022
- When you meet the production, placement and persistency requirements, **and** you are in the top 60 for producers, you will earn one invitation to the Mutual Sales Leaders meeting to be held in London
- Your invitation will include airfare, one double-occupancy standard hotel room, meals, tours and transfers for two people, age 18 or older
 - The guest may not be a non-qualifying agent unless that guest is the qualifier's spouse, significant other or child above the age of 18
- 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

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 2021, the invitation will be provided during 2022. The cost of the incentive travel will be reported to you as taxable income on IRS Form 1099. Cost includes air travel, lodging and any cash or cash spending allowances, if applicable.
- You may not delay the incentive travel
- You may only qualify for one incentive trip per calendar year. For instance, if you qualify for Mutual Sales Leaders and Circle of Excellence, you will be required to decide which invitation to accept