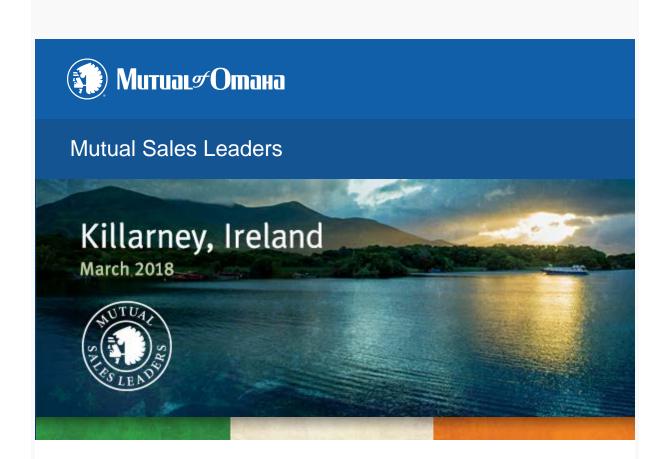
Date: Thursday, January 19, 2017 10:31 AM

Subject: Announcing Mutual Sales Leaders 2018 in Ireland

Learn how you can qualify for this legendary trip



The Achievement is Legendary

In Ireland, legends are passed down from one generation to the next. At Mutual of Omaha, we have our own legends. We call them Mutual Sales Leaders.

It's an honor reserved for our leading sales partners...true professionals

who do the right thing for their customers each and every day. The reward for this outstanding accomplishment is an invitation to join us in Ireland for a celebration of sales excellence.

As a Mutual Sales Leaders qualifier, you'll travel with us to <u>Killarney</u> in County Kerry, an area known for its wild, yet scenic beauty. Your Mutual Sales Leaders invitation includes transportation, hotel accommodations, meals, sightseeing tours and leisure activities for you and your guest. It also gives you the opportunity to meet your Mutual of Omaha partners and network with other sales leaders.



Qualify based on the Medicare Supplement business you place with Mutual of Omaha.

Get Qualification Requirements

Mutual Sales Leaders

The Europe Hotel & Resort

Killarney, Ireland March 18-23, 2018



Mutual Sales Leaders 2018 Medicare Supplement Qualification Requirements

Eligibility

• You are eligible to earn the Mutual Sales Leaders trip to Killarney, Ireland based on the business you place with Mutual of Omaha as a Brokerage 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, 2017 (business must be net-issued between January 1, 2017, and December 31, 2017)
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 15, 2018
- Mutual of Omaha will determine who qualifies for the Mutual Sales Leaders trip to Killarney, Ireland after January 19, 2018

Medicare Supplement Qualification

- 225,000 Medicare Supplement production credits are required to qualify for the trip
- You earn production credits based on your net-issued **Medicare Supplement** business, which is measured in Annualized New Business Premium (ANBP):

Production Credit per Dollar of ANBP	
Medicare Supplement	1
Medicare Supplement Internal or Affiliate Conversions/Replacements (up to a maximum of 50,000 production credits)	0.5

 Medicare Supplement internal conversions/replacements and affiliate conversions/replacements will receive one-half credit up to a maximum of 50,000 production credits



Your Reward

- Only one invitation may be earned
- The incentive travel will take place March 18-23, 2018
- Your invitation will include airfare, one double-occupancy standard hotel room, meals, tours and transfers for two people, 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

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 2017, the invitation will be provided during 2018. 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 attend only one Mutual of Omaha incentive trip per calendar year. If you qualify for more than one Mutual of Omaha trip, you must decide which invitation to accept



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