

Wouldn't it be nice?
LAGUNA NIGUEL


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Mutual Sales Leaders The Industry's Best Incentive Travel

Mutual of Omaha believes in being loyal to our independent agents. How do we demonstrate that our commitment remains strong to agents like you? One way is through our incentive travel program, Mutual Sales Leaders.

Did you know that Mutual Sales Leaders was among the industry's first incentive travel programs for independent agents? We set the standard and every year, we challenge ourselves to make Mutual Sales Leaders the best trip in the industry.

We've done it again.

For our 2012 trip, Mutual of Omaha's top independent agents will experience the luxury and easygoing pace of Laguna Niguel in Southern California's Orange County. You'll see California in a new way, dine on some of the world's finest foods in the Ritz-Carlton and be treated to activities that will make you the envy of family and friends.

Here's what you can expect when you become a member of this exclusive club:

An all-expense paid trip to Laguna Niguel in 2012 for you and a guest (age 18 or older)
Airfare, accommodations at the Ritz-Carlton, plus meals, tours and leisure activities courtesy of Mutual of Omaha

Opportunities to meet your Mutual of Omaha partners and network with other top sales stars
Start [qualifying today](#).



Red Carpet Treatment

Wouldn't it be nice if your hard work was rewarded with something extra special? That's what Mutual of Omaha had in mind when we chose the destination for this year's Mutual Sales Leaders incentive.

The business you place with Mutual of Omaha in 2011 can qualify you for an all-expenses-paid trip for two to the Southern California jewel of Laguna Niguel. While you're there, you'll stay at the [Ritz-Carlton, Laguna Niguel](#), one of the finest luxury resorts in North America.

You will receive the red carpet treatment from the moment you arrive - a luxury hotel, incredible meals and unforgettable activities that you can only experience as a guest of Mutual of Omaha.

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.

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	Eligible Products	Incentive credits per \$ of ANBP
Medicare Supplement	.50	Fixed Life Target Premium	
Internal or Affiliate Conversions/Replacements	.25	• AccumUL	1
Long-Term Care	1	• GUL Complete/Express	1
Disability Income	1	• GUL S	1
Critical Illness	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.

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

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