

Mutual Sales Leaders Vancouver 2011

Eligibility

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

Qualification Period

- January 1 through December 31, 2010 (business must be net issued during the January 2010 through December 2010 accounting months)
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 14, 2011.
- Mutual of Omaha will make a determination after January 18, 2011 on who qualifies for the Mutual Sales Leaders trip to Vancouver

Production Requirement

- 125,000 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 25,000 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 | <ul style="list-style-type: none"> AccumUL GUL Complete/Express GUL S SPL Whole Life Express | 1 1 1 1* 1 |
| Long-Term Care | 1 | Fixed Life Excess Premium | .05 |
| Disability Income | 1 | Term Life Insurance | |
| Critical Illness | 1 | <ul style="list-style-type: none"> Term Life Complete Term Life Express Term Life Answers Other Term Products (includes Worksite Term products) | 1 1 1 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 Vancouver, Canada
- The incentive travel will take place between April 3 and 7, 2011
- Your invitation will include airfare, hotel accommodations, meals, tours and transfers for you and one guest, age 19 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 2010, the invitation will be provided during 2011.
- You may not delay the incentive travel