

Circle of Excellence & Inner Circle Extension Trip New Zealand 2009

Eligibility

- You are eligible to earn the Circle of Excellence trip and the Inner Circle Extension Trip to New Zealand if you are a top-level contract holder (key account) with a Brokerage General Agency, Master General Agency, Insurance Marketing Organization or Specialty Marketing Organization

Qualification Period

- January 1 through December 31, 2008 (business must be net issued during the January 2008 through December 2008 accounting months)
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 16, 2009
- Mutual of Omaha will make a determination after January 16, 2009 on who qualifies for the Circle of Excellence trip and the Inner Circle Extension Trip to New Zealand

Production Requirement – Circle of Excellence

- 500,000 incentive credits are required for each invitation to the Circle of Excellence meeting (you may earn up to four invitations)
- Invitations may be used by individuals from your staff as directed by the designated principal of the agency with approval from Mutual of Omaha's Senior Vice President, Independent Distribution Network
- Medicare Supplement internal conversions/ replacements and affiliate conversions/ replacements will receive half incentive credit up to a maximum cap of 25,000 incentive credits per producer. All other products will not receive incentive credit on internal or affiliate conversions/replacements.

Production Requirement – Inner Circle Extension Trip

- 2,000,000 incentive credits are required to earn one invitation, which includes a business class airfare upgrade, to the Inner Circle Extension trip
- This invitation may be used only by the designated principal of the agency

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	.65	Fixed Life Target Premium	
Internal or Affiliate Conversions/Replacements	.325	<ul style="list-style-type: none"> AccumUL GUL Complete GUL Express SPL Max GUL Whole Life 	1 1.5* 1.5* 1** 1 1
Long-Term Care	1.15	Fixed Life Excess Premium	.05
<ul style="list-style-type: none"> Mutual Care All other LTC products <i>(Excludes United of Omaha LTC)</i>	1	Term Life Insurance	
Disability Income	1.15	<ul style="list-style-type: none"> Term Life Complete Term Life Express Mortgage Term Other Term Products(includes new Worksite Term products) 	1.15 1.15 1.15 1
<ul style="list-style-type: none"> DI Choice All other DI products 	1	Fixed Annuity/SPIA	.05
Critical Illness	1		
Hospital Income	1		

* On February 13, 2008, the incentive credit factor for GUL-C & GUL-E was raised to 1.5, retroactive to January 1, 2008.

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

Your Circle of Excellence Reward

- An invitation includes airfare, hotel accommodations, meals, tours and transfers for two people, age 18 or older
- The Circle of Excellence's incentive travel to New Zealand will take place between May 9 and 14, 2009. The Inner Circle extension trip for the Circle of Excellence incentive travel will take place between May 6 and 9.
- Invitations are not redeemable for cash; an invitation to the Inner Circle Extension Trip is not transferable
- You must be contracted and actively representing Mutual of Omaha at the time of the Circle of Excellence trip

Miscellaneous

- In order to ensure compliance with the spirit of this program, Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time
- Your key account must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the award
- Although eligibility for an invitation is based on production requirements during 2008, the invitation will be provided during 2009. This technically becomes deferred compensation and Mutual of Omaha is required to report it as such. You may not delay the incentive travel.