

# 2019 Mutual Sales Leaders Simplified Health – London 2020

## 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 (personal production only; individuals or agencies may not qualify based on business placed by down-line producers)

## Qualification Period

- Net issued business between January 1, 2019, and December 31, 2019
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 15, 2020
- Mutual of Omaha will make a determination after January 20, 2020 on who qualifies for the Mutual Sales Leaders trip to London

## Production Requirement

- Minimum of 150,000 combined credits from Medicare Supplement, Simplified Life, Dental/Vision and Simplified Health **with** a minimum 75,000 credits coming from Simplified Health are required to qualify for the trip
- Top 5 producers (with most total qualifying credits) earn an invite**
- You earn production credits based on your net issued business, which is measured in Annualized New Business Premium (ANBP):

## Persistency and Placement Requirement

- Mutual of Omaha reserves the right to withhold the invitation should persistency or placement fall below the following:
  - 13-month Persistency – 70%
  - 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
Medicare Supplement & Simplified Issue Life <ul style="list-style-type: none"> <li>GUL Express</li> <li>Term Life Express</li> <li>Living Promise</li> <li>Children’s Whole Life</li> <li>Whole Life Express</li> <li>Guaranteed Advantage</li> </ul>	1
Medicare Supplement Internal or Affiliate Conversions/Replacements	0.5
Dental/Vision	1
Simplified Health (PIP & Critical Advantage)	2

*\*Excludes Washington Medicare Supplement ANBP, Mutual of Omaha Medicare Advantage and Omaha Health Insurance Company products*



- 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 between March 25 through March 30, 2020
- 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. Production Credit may be excluded or adjusted as required by any applicable laws or regulations.
- 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 2019, the invitation will be provided during 2020. 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 qualified for Mutual Sales Leaders - Health and Mutual Sales Leaders Life and Circle of Excellence, you will be required to decide which invitation to accept