

Circle of Excellence & Inner Circle Extension Trip Turkey 2011

Eligibility

- You are eligible to earn the Circle of Excellence trip and the Inner Circle Extension Trip to Turkey 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, 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 Circle of Excellence trip and the Inner Circle Extension Trip to Turkey

Production Requirement – Circle of Excellence

- 500,000 incentive credits are required for the first invitation to the Circle of Excellence trip (you may earn up to eight invitations)
- The following details the number of incentive credits needed for each invitation to the Circle of Excellence trip:

	Incentive Credits Required
First Invitation	500,000
Second Invitation	1,500,000
Third Invitation & Inner Circle	3,000,000
Fourth Invitation	6,000,000
Fifth Invitation	12,000,000
Sixth Invitation	24,000,000
Seventh Invitation	48,000,000
Eighth Invitation	72,000,000

- 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, Individual Producer Sales
- 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.
- A minimum of ten new business applications must be submitted and issued in order to qualify

Production Requirement – Inner Circle Extension Trip

- 3,000,000 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	.50	Fixed Life Target Premium	
Internal or Affiliate Conversions/Replacements	.25	• AccumUL	1
		• GUL Complete/Express	1
		• GUL S	1
		• SPL	1*
		• Whole Life Express	1
Long-Term Care (LTC)	1	Fixed Life Excess Premium	.05
Disability Income (DI)	1	Term Life Insurance	
		• Term Life Complete	1
		• Term Life Express	1
		• Term Life Answers	1
		• Other Term Products (includes Worksite Term products)	1
Critical Illness	1	Whole Life	1
		Fixed Annuity/SPIA	.025

* 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 19 or older
- The Circle of Excellence's incentive travel to Istanbul, Turkey will take place between May 8 and 13, 2011. The Inner Circle extension trip for the Circle of Excellence incentive travel to Cappadocia, Turkey will take place between May 5 and 8, 2011.
- 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

- 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 2010, the invitation will be provided during 2011. The costs of incentive travel will be reported to you as taxable income on IRS Form 1099. Costs include air travel, lodging, and any cash or cash spending allowances, if applicable.
- You may not delay the incentive travel