

# Circle of Excellence & Inner Circle Extension Trip Australia 2012

## Eligibility

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

## 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 | 3,500,000                  |
| Fourth Invitation               | 7,000,000                  |
| Fifth Invitation                | 14,000,000                 |
| Sixth Invitation                | 28,000,000                 |
| Seventh Invitation              | 56,000,000                 |
| Eighth Invitation               | 84,000,000                 |

- 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

- 3,500,000 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                              | <ul style="list-style-type: none"> <li>• AccumUL</li> <li>• GUL Complete/Express</li> <li>• GUL S</li> <li>• SPL</li> <li>• Whole Life Express</li> </ul>   | <ul style="list-style-type: none"> <li>1</li> <li>1</li> <li>1</li> <li>1*</li> <li>1</li> </ul> |
| Long-Term Care (LTC)                           | 1                                | Fixed Life Excess Premium   | .05  |
| Disability Income (DI)                         | 1                                | Term Life Insurance   |  |
|  |                                  | <ul style="list-style-type: none"> <li>• Term Life Complete</li> <li>• Term Life Express</li> <li>• Term Life Answers</li> <li>• Other Term Products (includes Worksite Term products)</li> </ul> | <ul style="list-style-type: none"> <li>1</li> <li>1</li> <li>1</li> <li>1</li> </ul>             |
| 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 18 or older
- The Circle of Excellence's incentive travel to Sydney, Australia will take place between May 5 and 10, 2012. The Inner Circle extension trip for the Circle of Excellence incentive travel to Hamilton Island, Australia will take place between May 2 and 5, 2012.
- Invitations are not redeemable for cash; an invitation to the Inner Circle Extension Trip is limited to the key account holder and 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 2011, the invitation will be provided during 2012. 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