



# Montage Laguna Beach



## MUTUAL SALES LEADERS 2016

LAGUNA BEACH 2017

### ELIGIBILITY

- › You are eligible to earn the Mutual Sales Leaders trip to Laguna Beach, California 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

- › January 1 through December 31, 2016. Business must be applied for in 2016 and net issued between January 1, 2016, and December 31, 2016

- › All issued policies must be placed and premium collected and received by Mutual of Omaha by January 16, 2017
- › Mutual of Omaha will make a determination after January 20, 2017 on who qualifies for the Mutual Sales Leaders trip to Laguna Beach

### PRODUCTION REQUIREMENT

- › You may qualify based on either Medicare supplement business **-or-** Simplified Issue Life business (production credits may not be combined)



# 2016 Mutual Sales Leaders Laguna Beach 2017

## MEDICARE SUPPLEMENT QUALIFICATION:

- 200,000 Medicare supplement production credits are required to qualify for the trip
- You earn production credits based on your net issued **Medicare supplement** business, which is measured in Annualized New Business Premium (ANBP):

PRODUCT	Production Credit per Dollar of ANBP
Medicare Supplement	1
Medicare Supplement Internal or Affiliate Conversions/Replacements	0.5

- Medicare supplement internal conversions/replacements and affiliate conversions/replacements will receive one-half credit up to a maximum of 50,000 production credits

## SIMPLIFIED ISSUE LIFE QUALIFICATION:

- 70,000 Simplified Issue Life production credits are required to qualify for the trip
- You earn production credits based on your net issued **Simplified Issue Life** business, which is measured in Annualized New Business Premium (ANBP):

PRODUCT	Production Credit per Dollar of ANBP
<b>Simplified Issue Life</b>	
• GUL Express	1
• Term Life Express	1
• Living Promise	1
• Children's Whole Life	1
• Whole Life Express	1
Guaranteed ADvantage	1

## YOUR REWARD

- When you meet either of the production requirements, you will earn one invitation to the Mutual Sales Leaders meeting to be held in Laguna Beach
- Only one invitation may be earned
- The incentive travel will take place between April 5 and 9, 2017
- 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
- 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 2016, the invitation will be provided during 2017. 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