



DOMINICAN REPUBLIC

Discover the Secret

Nestled on the eastern shore of the Dominican Republic is one of the Caribbean's best kept secrets. Pristine beaches, romantic waterfalls, tropical flora and amazing geological formations combine with luxury hotels, signature golf courses and world-class spas to make Cap Cana the perfect meeting place for Mutual Sales Leaders.

When you qualify, you'll travel with us to Cap Cana for a celebration of sales excellence. You'll meet your Mutual of Omaha partners, receive recognition for your efforts and network with other sales leaders. You'll also have a tough decision to make...spend your days doing nothing at all or everything under the Caribbean sun.



Mutual Sales Leaders | Secrets Cap Cana Resort and Spa | Dominican Republic | March 13-18, 2019



> 2018 Mutual Sales Leaders Simplified Issue Life Products



DOMINICAN REPUBLIC 2019

ELIGIBILITY

- You are eligible to earn the Mutual Sales Leaders trip to Dominican Republic based on the business you place with Mutual of Omaha as a Brokerage Producer

QUALIFICATION PERIOD

- Net-issued business between January 1, 2018 and December 31, 2018
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 14, 2019
- Mutual of Omaha will make a determination after January 18, 2019 on who qualifies

PRODUCTION REQUIREMENT

- 80,000 Simplified Issue Life production credits** are required to qualify for the trip and a minimum of 20 issued policies
- Companion Life business is excluded
- Top 60 producers earn an invite**

PRODUCTION CREDITS

- You earn production credits based on your net-issued Simplified Issue Life business, which is measured in Annualized New Business Premium (ANBP)

PERSISTENCY AND PLACEMENT

- Mutual of Omaha reserves the right to withhold the invitation should the persistency or placement fall below the following:
 - 13-month Persistency – 70%
 - Placement – 70%

Product	Production Credit per Dollar of ANBP
Simplified Issue Life GUL Express Term Life Express® Living Promise Children's Whole Life Whole Life Express	1
Guaranteed ADvantage	1

YOUR REWARD

- When you meet the production requirement **and** you are in the top 60 for producers you will earn one invitation to the Mutual Sales Leaders meeting to be held in Dominican Republic
- Only one invitation may be earned
- The incentive travel will take place on March 18-23, 2019
- 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 2018, the invitation will be provided during 2019. 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 and Circle of Excellence, you will be required to decide which invitation to accept