

MUTUAL SALES LEADERS QUALIFICATIONS

The Park Tower Hotel
Buenos Aires, Argentina
March 19-24, 2009
argentina09.com



ELIGIBILITY

- You are eligible to earn the Mutual Sales Leaders trip to Buenos Aires based on the business you place with Mutual of Omaha (personal production only; individuals or agencies may not qualify based on business placed by down-line producers)

QUALIFICATION PERIOD

- January 1 through December 31, 2008 (business must be net issued during the January 2008 through December 2008 accounting months)
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 16, 2009
- Mutual of Omaha will make a determination after January 16, 2009 on who qualifies for the Mutual Sales Leaders trip to Buenos Aires

PRODUCTION REQUIREMENT

- 115,000 incentive credits are required to qualify for the trip
- A minimum of five new-business applications must be submitted and issued in order to qualify
- Medicare Supplement internal conversions/replacements and affiliate conversions/replacements will receive half incentive credit up to a maximum cap of 25,000 incentive credits. All other products will not receive incentive credit on internal or affiliate conversions/replacements.

YOUR REWARD

- When you meet all production requirements, you will earn one invitation to the Mutual Sales Leaders meeting to be held in Buenos Aires, Argentina
- The incentive travel will take place between March 19 and 24, 2009
- Your invitation will include airfare, hotel accommodations, meals, tours and transfers for you and one guest, 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
- The cost of the incentive trip (airfare, lodging and cash or cash spending allowances, if applicable) will be reported to you as taxable income on your Form 1099

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 are continued on back

BUENOS  AIRES

Eligible Products	Incentive credits per \$ of ANBP
Medicare Supplement	.65
Internal or Affiliate Conversion/Replacements	.325
Long-Term Care • Mutual Care® • All other LTC products (Excludes United of Omaha LTC)	1.15 1
Disability Income • DI Choice® • All other DI products	1.15 1
Critical Illness	1
Hospital Income	1
Fixed Life Target Premium • AccumUL • GUL Complete • GUL Express • SPL • Max GUL • Whole Life	1 1.5* 1.5* 1** 1 1
Fixed Life Excess Premium	.05
Term Life Insurance • Term Life Complete • Term Life Express • Mortgage Term • Other Term Products (Includes new Worksite Term products)	1.15 1.15 1.15 1
Fixed Annuity/SPIA	.05

* On February 1, 2008, the incentive credit factor for GUL-C & GUL-E was raised to 1.5, retroactive to January 1, 2008.

** The SPL annualized new business premium credit is 10% of the actual premium value.

MISCELLANEOUS

- In order to ensure compliance with the spirit of this program, Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time, and
- 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 2008, the invitation will be provided during 2009. This technically becomes deferred compensation and Mutual of Omaha is required to report it as such. You may not delay the incentive travel.