

2023 MUTUAL SALES LEADERS

Medicare Supplement and Dental/Vision Products | Barcelona, Spain

For the very first time, we're taking our Mutual Sales Leaders to Barcelona! With nearly 2,600 hours of sunshine a year, Barcelona is one of the sunniest destinations in Europe. It's also the perfect place to shine a spotlight on our most successful producers. Qualifying starts Jan. 1. Good luck!

ELIGIBILITY

- You are eligible to earn the Mutual Sales Leaders trip to Barcelona, Spain, based on the business you place with Mutual of Omaha as a Brokerage Producer (personal production only; individuals or agencies do not qualify based on business placed by down-line producers)

QUALIFICATION PERIOD

- Net issued business between Jan. 1, 2023, and Dec. 31, 2023
- All policies must be issued and in force by Jan. 15, 2024
- Mutual of Omaha will make final determination after Jan. 15, 2024, on who qualified for the Mutual Sales Leaders trip to Barcelona, Spain

PRODUCTION REQUIREMENT

- 250,000 production credits are required to qualify for the trip
- You earn production credits based on your net issued 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
Dental/Vision	2

* Excludes Washington Medicare supplement applications and North Carolina Medicare supplement and Medicare Select Affiliate conversions and Internal Replacement applications.

** Medicare supplement internal conversions/replacements and affiliate conversions/replacements receive one-half credit up to a maximum of 125,000 production credits.

YOUR REWARD

- Only one invitation may be earned
- The incentive travel takes place between April 4-9, 2024
- Your invitation includes 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



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Barcelona, Spain | April 4-9, 2024

Hotel Arts Barcelona | mutualsalesleaders.com/sh2024





MISCELLANEOUS

- During the qualification period, if you are in a hierarchy that does not allow downline producers to receive incentive trips and at some point, you leave that hierarchy to a hierarchy that allows for incentive trips, incentive credits earned under the old hierarchy do not move with you. Only production credits earned under the new hierarchy count toward Mutual Sales Leaders qualification.
- Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time. Production credit may be excluded or adjusted as required by any applicable laws or regulations.
- You must be in good standing with Mutual of Omaha's Brokerage Field Relations 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 2023, the invitation will be provided during 2024. The cost of the incentive travel is reported to you as taxable income on IRS Form 1099. Cost includes air travel, lodging, gifts 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 you qualify for Mutual Sales Leaders and Circle of Excellence, you are required to decide which invitation to accept.

