

2009 Circle of Excellence General Agent's Challenge Qualification Requirements

1. Participants

- Participation in the Circle of Excellence General Agent's (GAs) Challenge is limited to select General Agents assigned to an Independent Agency whose account is assigned to Mutual of Omaha's Vice President of Independent Distribution Network. Each individual requirement, as set forth in the following sections, must be attained in order to qualify.

2. Qualification Period

- All applicable business, which includes Medicare Supplement, Long-Term Care, Disability, Critical Illness, and Hospital Income, net-issued **January 2009 through December 2009** accounting months, counts toward the 2009 Circle of Excellence GA Challenge.
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 15, 2010.
- Mutual of Omaha will make a determination after January 22, 2010 on who qualifies for the Circle of Excellence trip to Spain.

3. Producer Requirement

- GAs must have 5 or more down line writing producers assigned as of January 1, 2009, to be eligible for this contest.

4. Production Requirement

- 2,000,000 Incentive Credits (IC) are required to earn an invitation to the Circle of Excellence incentive trip. One additional invitation may be earned with a total of 5,000,000 or more IC.
- You earn incentive credits based on your net-issued business, which is measured in annualized new business premium (ANBP). Only health products mentioned above will receive 1 IC per dollar of ANBP.
- 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 conversions/replacements.

5. Your GA Challenge Reward

- If all of the above requirements are met, the GA will receive one or two invitation(s) to Mutual of Omaha's Circle of Excellence incentive travel recognition program.

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- The Circle of Excellence's incentive travel to Madrid, Spain will take place between May 8 and 13, 2010.
- An invitation includes airfare, hotel accommodations, meals and leisure activities for the qualifier and a guest age 19 or older.
- Invitations are not redeemable for cash. The first invitation is not transferable. The second invitation, if earned, may be used by an individual from your staff with approval from Mutual of Omaha's Senior Vice President, Individual Producer Sales.

6. **Miscellaneous**

- Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time.
- GAs must be contracted and actively representing Mutual of Omaha and must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the incentive meeting.
- Although eligibility for an invitation is based on production requirements during 2009, the invitation will be provided during 2010. This constitutes deferred compensation and Mutual of Omaha is required to report it as such.
- You may not delay the incentive travel.

Tax on Incentive Travel Recognition Program

Costs of incentive travel will be reported to you as taxable income on your IRS Form 1099. Costs will include air travel, lodging, and any cash or cash spending allowances, if applicable.

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