



4 QUARTER\$ CLUB

FOR MUTUAL SALES LEADERS

Much like teams are expected to compete for all four quarters, clients expect their financial professionals to compete for their best interests in all four seasons as well. You work hard to fulfill their expectations, and Mutual of Omaha feels you should be rewarded for your diligence.

We are thrilled to introduce the Four Quarters Club, a brand-new incentive program that pays out a 10% producer bonus on a quarterly basis to all qualifiers.

Eligibility

You are eligible to earn a 10% quarterly producer bonus based on the business you place with Mutual of Omaha as a Brokerage producer.

Quarterly Qualification Periods

- January 1 – March 31, 2023
 - April 1 – June 30, 2023
 - July 1 – September 30, 2023
 - October 1 – December 31, 2023
- Qualifying policies must be issued and processed through Compensation by the last day of the qualification period.

Production Requirements

You must earn a minimum of 25,000 of qualifying production credits during a qualification period.

Placement & Persistency

- **Placement:** All agents must maintain a placement rate of 70% or better
- **Persistency:** Agents must maintain a persistency rate that varies based on how long they've been appointed with Mutual of Omaha:
 - 13 months or more: Must maintain a 13-month persistency rate of 70% or better
 - 7-12 months: Must maintain a 7-month persistency rate of 80% or better
 - 4-6 months: Must maintain a 4-month persistency rate of 90% or better

Production Credits

You earn credits based on your net-issued business*, which is measured in annualized new business premium (ANBP).

Product	Production Credits
Simplified Issue Life	
• IUL Express	1
• Term Life Express	1
• Living Promise	1
• Children's Whole Life	1
Guaranteed ADvantage (Accidental Death)	1
Critical Advantage Portfolio	1

[See Back for Contest Rules!](#)

*Net-issued business refers to ANBP on new business minus any ANBP chargebacks resulting from first-year cancellations.
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Contest Rules:

- You must be appointed with Mutual of Omaha for a minimum of 90 days to be eligible for the bonus.
- The bonus will be paid the month following the qualification period and will appear on your compensation statement.
 - If you are a special agent the bonus will be paid out by your upline.
- Call Centers and Bank Broker Dealers are excluded from this program.
- Controlled business (immediate family members or internal replacement) does not qualify for the bonus payment.
- Mutual of Omaha reserves the right to modify, change or cancel this program at any time.
- You must be contracted and actively representing Mutual of Omaha at the time of payout.
- You must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the payout.
- You are responsible for any compensation disclosure obligations you may have governing relationships with your clients.
- The payout will be reported to you as taxable income on IRS Form 1099.
- Eligibility is subject to the approval of Mutual of Omaha's Chief Compliance Officer.
- This contest is subject to any and all applicable laws and may be cancelled by Mutual of Omaha in its sole discretion.
- The contest is void where prohibited by law.