

# **QUARTER\$ CLUB**

FOR MUTUAL SALES LEADERS

You work hard throughout the year and Mutual of Omaha feels you should be rewarded for your diligence. Our Four Quarters Club incentive program pays out a 10% producer bonus on a quarterly basis to all qualifiers. Why Wait All Year to Get a Bonus? With the 4 Quarters Club, you have more opportunities to use the funds how you see fit, when you see fit. Imagine the possibilities.

## 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, 2024
  - April 1 – June 30, 2024
  - July 1 – September 30, 2024
  - October 1 – December 31, 2024
- 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.