



2026 MUTUAL SALES LEADERS

Medicare Supplement, Dental and
Hospital Indemnity Products

PRAGUE, CZECH REPUBLIC

Eligibility

- You are eligible to earn the Mutual Sales Leaders trip to Prague, Czech Republic, 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

- Business placed between Jan. 1, 2026, and Dec. 31, 2026.
- All business must be placed (in force) by Dec. 31, 2026, to qualify.
- Mutual of Omaha will decide after Jan. 12, 2027, on who qualifies for the Mutual Sales Leaders trip to Prague, Czech Republic.

Production Requirement:

- 275,000 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 guaranteed issue**	.25
Dental	1
Hospital indemnity	1

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

**Medicare supplement guaranteed issue applications receive .25 credit in all states except Indiana, Montana, South Carolina, Oregon and Wisconsin Med supp applications earn 1 credit.

Note: Net-issued refers to ANBP on new business issues minus any ANBP chargebacks resulting from first year cancellations.

Your Reward

- Only one invitation may be earned.
- The incentive travel takes place between March 19-24, 2027.
- 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.





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.
- If the producers average monthly lapse rate from January 2026 to November 2026 is above 2%, they will not qualify for this trip.
- 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 2026, the invitation will be provided during 2027. 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.

