



# 4 QUARTERS CLUB

FOR MUTUAL SALES LEADERS

Mutual of Omaha’s 4 Quarters Club cash bonus program offers you four chances to earn a 10% cash bonus — paid out quarterly! Plus, there’s a chance to boost your earnings in 2025 with an additional 2% bonus opportunity!

## Eligibility

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

## Qualifying Products

For purposes of this Bonus, qualifying insurance products (collectively, the “Qualifying Products”) are Mutual of Omaha Insurance Company’s accidental death (Guaranteed ADvantage) product, Critical Advantage products which include Critical Illness, Cancer, and Heart Attack/Stroke; and United of Omaha Life Insurance Company’s simplified issue life products, which include Term Life Express (TLE), Living Promise (Final Expense) and Indexed Universal Life Express (IULE).

## Quarterly Qualification Periods

- January 1 – March 31, 2025
- April 1 – June 30, 2025
- July 1 – September 30, 2025
- October 1 – December 31, 2025

## Production Requirements

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

## Production Credits

All Qualifying Products sold must be (i) issued and (ii) premium collected (together, “Net Issued”) within the Qualification Period. All chargebacks on Qualifying Products applied for and issued during the then current Qualification Period will be included in the ANBP calculation for that Qualification Period. Company will exclude from its calculation of the 4 Quarters Club Bonus Payment any Qualifying Products that have not been Net Issued during the Qualification Period. For example, if a Qualification Period ends on March 31, then all the Qualifying Products that were calculated for ANBP must be issued and premium collected no later than March 31.

You earn incentive credits will be based on 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
Guaranteed ADvantage	1
Critical Advantage Portfolio	1

\*Net-issued refers to Annualized New Business Premium (ANBP) on new business issues minus any ANBP chargebacks resulting from 1st year cancellations.



## Placement & Persistency Requirements

- **Placement:** All agents must maintain a placement rate of 70% or better
- **Persistency:** All agents must have a 3-month persistency that is 91% or better

## Bonus Payment Calculation

The eligible Bonus payout will be equal to 10% of the total annualized new business premium (ANBP) (as determined by Company records) for the Qualifying Products sold during the current Qualification Period.

Agents who achieve a 3-month persistency of greater than 95% are eligible to earn an additional bonus payout equal to 2% of the total annualized new business premium (ANBP) (as determined by Company records) for the Qualifying Products sold during the current Qualification Period.

## Bonus Rules

- You must be appointed with Mutual of Omaha for at least 4 months and have sold at least 10 policies over the last three years 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 or internal replacement sales do 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.
- Awards will be determined by Mutual of Omaha in accordance with its records and in its sole discretion.
- You must be in good standing (as determined by us) and currently not on any persistency warning/termination lists.
- This incentive is subject to all applicable laws and may be cancelled or modified by Mutual of Omaha at any time and for any reason in its sole discretion.
- The incentive is void where prohibited by law.
- 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.