



4 QUARTERS CLUB

FOR MUTUAL SALES LEADERS

Mutual of Omaha’s 4 Quarters Club is a bonus incentive that we pioneered to offer more to our dedicated distribution partners. Specifically, we wanted to offer more opportunities to earn cash rewards, as well as more control for you to decide how you’d like to spend that money. When you partner with us to serve clients, you can simply Expect More!

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 issued by Mutual of Omaha and subsidiaries (“Company”) include Mutual of Omaha Insurance Company’s accidental death (Guaranteed ADvantage), Critical Advantage products which include Critical Illness, Cancer and Heart Attack/Stroke, and the Company’s simplified issue life products, which include Term Life Express (TLE), Living Promise (Final Expense) and Indexed Universal Life Express (IUL Express) (collectively, the “Qualifying Products”).

Quarterly Qualification Periods

- January 1 - March 31, 2026
- April 1 - June 30, 2026
- July 1 - September 30, 2026
- October 1 - December 31, 2026

Production Requirements

You must earn a minimum of 15,000 of qualifying production credits during a Qualification Period to receive a bonus.

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 Annualized New Business Premium (ANBP) calculation for that Qualification Period. The Company will exclude from its calculation of a 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 qualifying production credits based on your net-issued business*, which is measured in 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 producers must maintain a placement rate of 70% or better
- **Persistency:** All producers must meet the persistency requirements below:
 - 3-month persistency must be 91% or better
 - Minimum of 10 policies among the Qualifying Products factored into the 3-month persistency calculation
 - 12-month persistency must be 75% or better**

Bonus Payment Calculation

For eligible producers who achieve a minimum of 25,000 qualifying production credits and a 3-month persistency of greater than 91%, the eligible Bonus payout will be equal to 10% of the total ANBP (as determined by Company records) for the Qualifying Products sold during a Qualification Period.

Eligible producers who achieve both a minimum of 25,000 qualifying production credits and a 3-month persistency of greater than 95%, with a minimum of 25 in-force policies factoring into their 3-month persistency calculation, will be eligible to earn an additional bonus payout equal to 2% of the total ANBP (as determined by Company records) for the Qualifying Products sold during a Qualification Period.

New 2026 Rising Star Persistency Bonus Opportunity

For producers aspiring toward ultimate 4 Quarters Club qualification that are able to achieve between 15,000 and 24,999 qualifying production credits and a 3-month persistency of greater than 95%, the eligible Bonus payout will be equal to 5% of the total ANBP (as determined by Company records) for the Qualifying Products sold during the current Qualification Period.

Bonus Rules

- You must be appointed with The Company for at least 5 months and have sold at least 10 Qualifying Products in the quarterly Qualification Period to be eligible for the bonus.
- In order to register a 3-month persistency metric to determine eligibility, producers will need to have issued a minimum of 10 Qualifying Products at least 5 months prior to the end of the quarterly Qualification Period.
- 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 to 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.
- The Company reserves the right to modify, change or cancel this program at any time.
- You must be contracted and actively representing The Company at the time of payout.
- Awards will be determined by The Company 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 The Company 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.

**If an agent has not established a 12-month persistency metric, they will be measured for qualification based on their 3-month persistency alone.