

2019 Health Marketing Credits Program



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Rev 1018

Marketing Credits...Like Cash in Your Pocket!

Earn marketing credits for the applications you place with Mutual of Omaha. Use your credits for all kinds of business-building activities. Each marketing credit equals \$1. And there's no limit to the number of credits you can earn.



Eligible Products

Medicare Supplement

You'll earn marketing credits each month you have at least five qualified issued Mutual of Omaha or affiliate Med supp applications.

Long-Term Care

Start earning marketing credits with your fifth LTCi application placed during the program period. Then continue earning credits for each additional application.

Priority Income Protection® & Critical AdvantageSM Portfolio

Start earning marketing credits on your first PIP, Critical Illness, Cancer or Heart Attack/Stroke application.

Note:

- Special Agents' credits (licensed-only agents) are allocated to their agency (applies to Med supp, PIP and Critical Advantage).
- For split compensation policies, credits are based on the split percentage and calculated ANBP.



Use Marketing Credits to Build Your Business

Marketing credits can fund your efforts to find more prospective clients and make more sales. Use your credits for these eligible business-building activities and merchandise:

- Leads you purchase from any vendor
- Postage for Mutual of Omaha product mailings
- Advertising fees
- Office supplies that assist you with our electronic tools (i.e., computer, tablet or smartphone)
- Website development
- Conference fees
- Professional training or designation expenses
- Mutual of Omaha-branded merchandise available from the Company Collection



Watch Your Marketing Account Grow

See how many credits you've earned and manage your account balance online.*

- Log on to Sales Professional Access at mutualofomaha.com/broker
- Select the Sales & Marketing tab
- Select the appropriate Marketing Credits program — Medicare Supplement or Long-Term Care

* Med supp and LTC balances currently are available online. PIP and Critical Advantage account balances will be sent to you via email with online balances coming later.



Redeem Your Marketing Credits Any Time

Just submit your paid invoice or receipt along with the Health Marketing Credits Reimbursement Form.

Health Marketing Credits Reimbursement Form

To request Mutual of Omaha debit your marketing credits and reimburse you for applicable expenses, complete and submit this form with paid invoices or receipts for any of the following items:

- Conference fees
- Postage for mailings
- Website development
- Office equipment that assists you with our electronic tools (computer, laptop, tablet or smartphone)
- Professional training or designation expenses
- Leads you purchase from a vendor (Submit the prospecting piece with this request.)
- Advertising fees (Submit a copy of the advertisement with this request.)

Contact Information (Please print):

Name _____ Production # _____

Mailing Address (not a P.O. Box) Street/City/State/ZIP _____

Email (required for notification of receipt) _____

By signing this form, you are requesting that Mutual of Omaha debit your Mutual of Omaha marketing credits account.

Signature _____ Phone _____ Date _____

Make Check/Deposit Payable to _____

How would you like to receive your marketing credit reimbursement?

Check in the mail. Please allow five-seven business days.

Direct deposit to your bank account. (To set up your marketing credit reimbursements for direct deposit, complete and submit the ACH form on the next page. Submit the ACH form once to be set up for all future reimbursements.)

Please submit this form along with your expenses documentation by one of the following methods:

Fax	Email
Marketing Credits 402-351-1921	marketingcredits@mutualofomaha.com

For Home Office Use Only		
Account	Requested Amount	Date
805100-36860 (MS)	\$	Signature
805100-35094 (LTC)	\$	Remaining Balance: \$
805100-35231 (CA)	\$	
805100-35240 (RPF)	\$	Total Payment: \$

If you have any questions, please call Sales Support at 800-693-6083 (7:30 a.m. to 5:30 p.m. CT).

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To use your credits for Mutual of Omaha-branded merchandise from the Company Collection (prospecting items marked with *P), follow these instructions to place your order online:

- Log on to Sales Professional Access at mutualofomaha.com/broker
- Select the Sales & Marketing tab
- Select the appropriate Marketing Credits program - Medicare Supplement or Long-Term Care
- Open the Company Collection Ordering Instructions

Note: Your marketing credits must cover shipping costs for Company Collection merchandise.

Health Marketing Credits Company Collection Ordering Instructions

You may use your marketing credits to order Company Collection merchandise and pay for shipping costs. We'll deduct the applicable credits from your marketing credits.

Prospecting/Marketing Items
See all the discontinued and sale items.

Here's how:

1. Go to mutualideal-stores.com
2. Select "Prospecting/Marketing Items" in the left-hand navigation
3. Select the desired merchandise from the Prospecting/Marketing Items category; only items marked with "P" for prospecting are eligible (see Screen A); marketing credits must cover the cost of shipping the items to you
4. Click "Proceed to Checkout"
5. Click "BROKERS ONLY" (see Screen B)
6. Enter your seven-digit production number and email address (see Screen C)
7. Select "Charge Prospecting/Broker Account" (see Screen D)
8. Complete the shipping information (allow enough credits to cover shipping charges)
9. Click "Submit"

Your order will show as pending approval while we verify your marketing credits balance can cover your order including shipping and handling. If you have enough credits, you'll receive confirmation that your order is approved and processing. If you don't have enough credits to cover the items plus shipping and handling, we'll contact you to adjust your order.

Questions? Call Sales Support, (800) 693-6083.

Screen A

Full Balls - Retail Value: \$10
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Questions?

If you have questions about the Health Marketing Credits program or your marketing credits account, send an email to marketingcredits@mutualofomaha.com.

Medicare Supplement Program Details



You earn marketing credits each month you have at least five qualified issued Mutual of Omaha or affiliate Medicare supplement new-business, open enrollment or underwritten applications.*

*Excludes internal and affiliate conversions and guaranteed issue business.

Earn Credits	Redeem Credits Through	Credits Expire
October 1, 2018 - September 30, 2019	November 30, 2019	December 1, 2019

What You Earn:

- One percent of ANBP for Medicare supplement e-Apps
- One-half percent of ANBP for Medicare supplement paper apps

Example:

In Month 1, marketing credits are payable for apps one through six, but not for apps seven and eight since they are internal or affiliate conversions or guaranteed issue business.

In Month 2, marketing credits are not payable because only four apps are issued that month. A minimum of five issued apps in a month is needed to earn marketing credits.

Month 1				Month 2			
App Type	Issued	ANBP	Marketing Credits	App Type	Issued	ANBP	Marketing Credits
1 (e-App)	Yes	\$1,417	\$14.17	1 (e-App)	Yes	\$1,608	\$0
2 (e-App)	Yes	\$1,629	\$16.29	2 (e-App)	Yes	\$1,961	\$0
3 (e-App)	Yes	\$1,672	\$16.72	3 (e-App)	Yes	\$1,540	\$0
4 (e-App)	Yes	\$2,145	\$21.45	4 (e-App)	Yes	\$2,490	\$0
5 (paper)	Yes	\$1,404	\$7.02	5 (paper)	No	\$2,402	\$0
6 (paper)	Yes	\$2,466	\$12.33	6 (paper)	No	\$1,879	\$0
7 (paper)*	Yes	\$2,348	\$0				
8 (paper)*	Yes	\$1,773	\$0				
Total Credits Earned			\$88.08	Total Credits Earned			\$0

*Internal or affiliate conversions or guaranteed issue business do not receive marketing credits.

Note:

- Special Agents' credits (licensed-only agents) are allocated to their agency.
- For split compensation policies, credits are based on the split percentage and calculated ANBP.



Long-Term Care Program Details

You start earning marketing credits on your fifth issued LTCi application and continue earning credits for each additional issued application.

Earn Credits	Redeem Credits Through	Credits Expire
October 1, 2018 - September 30, 2019	November 30, 2019	December 1, 2019

What You Earn:

- One percent of ANBP (beginning with app five)

Example:

In this example, marketing credits are not payable for apps one through four since credits begin with the fifth issued LTCi app.

App Number	Issued	ANBP	Marketing Credits
1	Yes	\$2,000	\$0
2	Yes	\$2,195	\$0
3	Yes	\$1,880	\$0
4	Yes	\$2,462	\$0
5	Yes	\$2,220	\$22.00
6	Yes	\$1,958	\$19.58
7	Yes	\$2,685	\$26.85
8	Yes	\$3,200	\$32.00
Total Credits Earned			\$100.43

Note:

- For split compensation policies, credits are based on the split percentage and calculated ANBP.

Priority Income Protection[®] & Critical AdvantageSM Program Details



You start earning marketing credits with your first issued application for Priority Income Protection or products in the Critical Advantage portfolio (Critical Illness, Cancer, and Heart Attack/Stroke) and continue earning credits for each additional issued application.

Earn Credits	Redeem Credits Through	Credits Expire
October 1, 2018 - September 30, 2019	November 30, 2019	December 1, 2019

What You Earn:

One percent of ANBP (beginning with app one)

Example:

In this example, marketing credits are payable for all issued PIP and Critical Advantage applications, beginning with the first application.

App Type	Issued	ANBP	Marketing Credits
1 (Priority Income Protection)	Yes	\$751	\$7.51
2 (Critical Illness)	Yes	\$805	\$8.05
3 (Cancer)	Yes	\$615	\$6.15
4 (Priority Income Protection)	Yes	\$723	\$7.23
5 (Heart Attack/Stroke)	Yes	\$685	\$6.85
6 (Priority Income Protection)	Yes	\$776	\$7.76
7 (Priority Income Protection)	Yes	\$698	\$6.98
8 (Critical Illness)	Yes	\$712	\$7.12
Total Credits Earned			\$57.65

Note:

- Special Agents' credits (licensed-only agents) are allocated to their agency.
- For split compensation policies, credits are based on the split percentage and calculated ANBP.

Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

mutualofomaha.com/sales-professionals