2026 Life Commission Bonus Qualifications

Eligibility Period: July 1 , 2026 — December 31, 2026

Eligibility

Each writing agent/producer is eligible to earn a 10% commission bonus for eligible products originally submitted, issued and placed during the stated eligibility period.

Eligible products include:

- Income Advantage℠ Indexed Universal Life (IUL)
- Life Protection Advantage℠ IUL
- Professional Advantage℠ IUL
- Term Life Answers®

No other products or policies qualify for the commission bonus payment. The bonus is paid on target premium only (not on excess).

Eligibility Period and Requirements

- Eligibility period applies for all applications originally submitted, issued and placed between July 1, 2026 — December 31, 2026.
  - If a new application or Part 1 is required for administrative purposes on a case submitted prior to July 1; the case is not eligible for the bonus based on its original pre July 1 submission date.
  - Applications that are pending as of July 1 are not eligible to be withdrawn and resubmitted for the purposes of the bonus program.
- All issued policies must be placed, and policy premium received by Mutual of Omaha during the eligibility period to qualify for the commission bonus.
- The commission bonus payment will be based off the writing agent/producer's current payment schedule as a separate line item and paid in accordance with the normal payment process.
- The agent/producer's MGA, BGA or upline is not eligible to receive a commission bonus.
- Policies written by producers at Financial Institutions are not eligible for the bonus.

Miscellaneous

- Commission bonus payments 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 Mutual of Omaha) and currently contracted with and actively representing Mutual of Omaha at the time of the payment of the commission bonus.
- Cash or non-cash incentives of any type (e.g., trips, sales awards or gifts) should never affect the determination of a suitable insurance company or product to present as a viable option to our producers seeking appropriate product solutions. A completely unbiased carrier and product solution should be based on an understanding of each client's facts and circumstances as provided to the writing agent/producer.
- Conversions of eligible products are excluded from this commission bonus payment program.
- Replacements, both internal and external, are included in the commission bonus payment program.
- All current rules for chargebacks will apply according to our normal rules. Additionally, debt will be handled as normal where the bonus payment will be applied to debt first, and then any extra (if applicable) will be paid to the writing agent/producer.
- This commission bonus 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 commission bonus is void where prohibited by law.
- Any amount paid will be reported as taxable income on IRS Form 1099.
- Any commission bonus will be paid in the year it is earned unless specifically provided otherwise.
- Confidential or proprietary information as defined in your sales agreement does not include information relating to any commission bonus.
- You are responsible for any compensation disclosure obligations you may have governing relationships with your clients.

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Mutual of Omaha