

THE VANDERBILT HOTEL NEWPORT, RHODE ISLAND JUNE 1-5, 2026

Whether a ship filled with colonials seeking their form of freedom in a new world, a Revolutionary War battleship steering its course to victory or a clipper brimming with trade items from Europe, the first vessels to reach Newport, Rhode Island relied on a mix of tenacity and courage to reach its shores.

It took courage, bravery and perhaps a little bit of blind ambition to throw caution to the wind, but with their destination, their "True North" in mind, each vessel that found its way to Newport helped carve out the rich history that keeps it alive today.

In business, we refer to a "True North" as a guiding principle of alignment that helps individuals within an organization to reach a greater goal. On a personal level, your "True North" is that inner compass that guides you, aligns your values with your goals, steering your life in a way that is intentional and fulfilling. The best minds in business find a way to combine both versions, with a purposeful life and career with a steady alignment where they never lose their resolve.

When you qualify for the 2026 LTC Incentive Trip, it will be because you, too, have found a way to find an ideal configuration in life and in your business that guides you to even greater success. You'll have found your own True North... and that's something to celebrate.

EARN TOP-TIER ACCESS TO OUTDOOR LUXURY: HOW TO QUALIFY FOR THE 2026 LTC INCENTIVE TRIP TO NEWPORT, RHODE ISLAND

Be one of the top 10 long-term care producers to exceed \$150,000 ANBP (Annualized New Business Premium) with a minimum placement rate of 60% and achieve Titanium Status in the LTC Crown Club.



QUALIFICATION PERIOD: JANUARY 1 THROUGH DECEMBER 31, 2025

- Business must be placed by December 31, 2025.
- Mutual of Omaha will determine who qualifies for the trip after January 16, 2026.

ELIGIBLE PRODUCTS*

All traditional individual long-term care products (MutualCare Custom and MutualCare Secure Solutions) underwritten by Mutual of Omaha count toward qualification for this incentive.

ADDITIONAL DETAILS

- Awards will be determined by Mutual of Omaha inaccordance with its records and in its sole discretion.
- You must be currently contracted and actively representing Mutual of Omaha at the time of award.
- Your account must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the award.
- Eligibility is subject to the approval of the Chief Compliance Officer.
- This contest is subject to any and all applicable laws and may be cancelled or modified by Mutual of Omaha in its sole discretion.
- · The contest is void where prohibited by law.
- Any costs or prizes earned or amounts paid will be reported to the recipient as taxable income on IRS Form 1099. Costs include air travel, lodging, gifts and any cash or cash spending allowances, if applicable.
- Although eligibility for an invitation is based on production requirements during 2025, the invitation will be provided during 2026. Any awards under this promotion will be awarded in the year following the year in which they are earned.
- Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time and for any reason.
- 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.
- Incentive travel may not be delayed and may not be substituted for any other award.

- Any trademarks used within this contest associated with any prizes belong to such third parties. They are not associated with Mutual of Omaha and do not sponsor or endorse this promotion.
- Invitations are not redeemable for cash; an invitation to the Mutual of Omaha Long-Term Care Trip is not transferable.

*Business must be net-issued Annualized New Business Premium (ANBP) on new business minus any ANBP chargebacks resulting from first-year cancellations.

Ξ the LTC crown club Ξ

GET THE ROYAL TREATMENT IN THE VIP PROGRAM EXCLUSIVELY FOR OUR TOP LONG-TERM CARE PRODUCERS

This year, we're expanding the Crown Club to three tier levels: Titanium, Platinum and Gold, with rewards at each level.

LTC Crown Club Titanium (original Crown Club)

- Top 10 Agents
- Minimum Qualifying Production: \$150,000
- Reward: LTC Incentive Trip, LTC Business Perks & Benefits

LTC Crown Club Platinum

- Top 5 Agents not achieving Titanium Status
- Minimum Qualifying Production: \$100,000
- Reward: Choose from a variety of customized trip experiences valued up to \$5,000

LTC Crown Club Gold

- Top 5 Agents not achieving Platinum Status
- Minimum Qualifying Production: \$75,000
- Reward: Choose from a variety of gifts valued up to \$1,000

LTC Crown Club Milestone Gifts

We want to recognize your success. We will be sending you milestone gifts when your production reaches \$50,000, \$75,000, \$100,000 and \$150,000.

