

A Lifetime of Rewards



PAiRSM
Power Agent Incentive Rewards



OMLife-PAiR

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HOW OMLIFE-PAIR WORKS

The Power Agent Incentive Reward program, or PAIRSM program, is a non-qualified deferred compensation arrangement for highly productive agents of OM Financial Life Insurance Company.

For agents who qualify for the program, Old Mutual makes credits to an account established by the company for your benefit. This could add up to a substantial amount over time.

- PAIR allows you to build substantial value in an account based on past and present sales - with no impact to your current compensation.
- *The PAIR credits you receive build on each other for each uninterrupted year of qualification — the program is progressive.*
- *You can be 100% vested in just six years if you qualify for six successive years.*
- *You direct the account investment options.***

A minimum production amount must be achieved* to qualify for the LIFE PAIR program. Once the minimum production amount is met, 1 PAIR credit is earned. Qualifying production above the minimum threshold earns the participant additional credits, earned in 1/2 credit increments. There is no limit to the number of PAIR credits you can earn. The true power of the PAIR program lies in the ability to compound PAIR credits based on consecutive years of production.

	2009	2010	2011	2012
Production	\$300,000	\$375,000	\$150,000	\$400,000
Credits Awarded	2	2.5	1	2.5
Previous Credits	0	2	4.5	5.5
Credit Value	\$2,500	\$2,500	\$3,500	\$3,000
Year's Contribution ¹	\$5,000	\$11,250	\$14,750	\$22,250
Total Accumulation ²	\$5,000	\$16,250	\$31,000	\$53,250

¹ Assumes 100% persistency.

² Account Value may be higher or lower depending on your investment selections.

You will begin to earn bonus credits when you meet the minimum production goal. Once the value for a bonus credit for a particular year is set, it will never change. Bonus credits for past production, however, will be adjusted proportionally for persistency.

PAIR VESTING SCHEDULE

A participant's account value is vested over six qualifying years at the rate of 20% per year beginning with the second year of qualification. After a participant has qualified for the program for six years, he/she will be fully vested.

QUALIFYING YEAR	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
VESTING PERCENTAGE	0%	20%	40%	60%	80%	100%

YOU CONTROL THE INVESTMENT OPTIONS

With PAIR, you can direct how your account is invested among the options that PAIR offers.**

Your account value can increase or decrease based on the performance of the investment options you choose. It is as simple as going to <http://www.execbenefits.mworld.com/m/m.w>.

*Threshold assumed to be \$150,000.

** The PAIR plan is unfunded. Your account value is a "bookkeeping" account that is subject to risk of forfeiture in the event of insolvency or bankruptcy of the Company, or such other claims as may be made by the general creditors of the Company.



Q: When are PAIR production goals for each year established?

A: Production goals are set and communicated to agents at the beginning of each year.

Q: Do I start a new vesting schedule for each contribution made to my PAIR account?

A: No. The vesting schedule begins in the first year that you qualify for PAIR. As long as you continue to qualify for PAIR every year, you will be 100% vested in six years.

Q: May I use my annuity production to qualify for Life PAIR or life production to qualify for Annuity PAIR?

A: No. You may participate in both programs separately, but you may NOT co-mingle production to qualify.

Q: When does the qualification period end for Life PAIR each year?

A: December 31st.

Q: Can a group of agents under the same MGA pool their production to qualify for PAIR?

A: No. Only individual agents and their personal production qualify. If more than one Writing Agent name appears on the application, the PAIR program credit will be apportioned according to the percentage indicated for each agent.

Q: Will my PAIR credits continue to vest in a year that I did not qualify for the program?

A: No. Vesting pauses in the years that you do not qualify.

Q: What happens if I fail to qualify for a given year?

A: Failure to qualify for a particular year will not result in termination or forfeiture of your PAIR account, but that year will not “count” in terms of credit or vesting purposes.

Q: What if I fail to qualify for two consecutive years?

A: Failure to qualify for two consecutive years will result in a forfeiture of all non-vested account value. An agent who subsequently qualifies for PAIR again will begin with his/her vested account values and will continue on the same vesting schedule but will not have any previous qualifying years’ premium to his/her credit.

Q: What happens in the event of death, disability and/or hardship of a PAIR participant?

A: Any participating agent who dies, or becomes permanently disabled, will be 100% vested in his/her account value. Such amount will be distributed from the Plan as soon as practical, subject to reduction for any debts owed by the participating agent to the Company. In the event of death, the agent’s account value shall be paid to his or her beneficiaries in a lump sum. Upon written request, a participating agent may be permitted to make hardship withdrawals from the Plan for unforeseeable emergencies that meet the Companies’ guidelines, which are based on the regulations of the federal tax law.

Q: Other than death, disability or hardship, when are withdrawals permitted?

A: Withdrawals are not permitted under the plan due to federal tax law. Distributions will be made following separation from service and plan termination. Otherwise, distribution will be made on the distribution date.

Q: Which products count towards Life PAIR production?

A: Please visit SalesLink or contact your MGA for a current list of products that count towards the program.

Q: Who do I contact for more information on PAIR?

A: Email PAIR@omfn.com to make Old Mutual and you the perfect PAIR for your future.



Products for a sustainable retirement

sustainable
solutions
in times of
uncertainty

WHAT SHOULD I KNOW ABOUT OLD MUTUAL? OM FINANCIAL LIFE INSURANCE COMPANY

In the U.S., Old Mutual is a provider of life insurance and annuity products. Globally, we are part of the Old Mutual plc group of companies which has provided long term savings, wealth protection and investment services since 1845. Old Mutual plc operates in over 30 countries and employs over 57,000 people worldwide. To learn more about our parent company, visit www.oldmutual.com.

Our U.S. customers benefit from a broad range of experience and insight that is increasingly valuable in a rapidly changing world. Old Mutual is serving its third generation of U.S. customers by building relationships with over one million customers and thousands of independent financial professionals who represent our products. “Old Mutual” is the marketing name for OM Financial Life Insurance Company (all U.S. jurisdictions except NY) and OM Financial Life Insurance Company of New York (NY only). Each Old Mutual company is solely responsible for its contractual commitments.

The Power Agent Incentive Rewards (PAIR) program is a non-qualified deferred bonus compensation plan for eligible appointed agents of OM Financial Life Insurance Company.

The terms and conditions of the PAIR plan document will control with regard to a conflict with any representations made herein. OM Financial Life Insurance Company reserves the right to amend or otherwise change any terms and conditions of the plan document in its sole and absolute discretion, including the right to terminate the PAIR program.



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