



# Did you sell \$1.4 million in deferred annuities last year?

**YES** *With PAIR<sup>SM</sup>, you're on your way toward getting more money without extra work!*

**NO** *Sorry, you just missed qualifying for PAIR.*

Old Mutual Financial Network proudly announces our Power Agent Incentive Reward program (PAIR<sup>SM</sup>) - a deferred compensation restricted bonus plan for producers of deferred annuity products. For agents who qualify for PAIR, Old Mutual Financial Network makes regular, substantial contributions to your account. The benefits of PAIR are outstanding!

PAIR increases your compensation from past, present and future sales – with no changes to your current compensation



The PAIR bonus amount increases for each successive year of qualification — the program is progressive



You earn the full account value in just six years with Old Mutual Financial Network's 6-year vesting schedule



You control the account investment options



## HOW CAN PAIR BENEFIT YOU?

### PAIR Account Contributions by Year

#### Example 1 - A good year!

Year	Sales Each Year	Credits	Credit Value	Credits Contributed This Year	Amount Contributed This Year	Total Amount Contributed This Year	Accumulated PAIR Account	Vested Amount
1	\$1,500,000	1	\$3,000	1	\$3,000	\$3,000	\$3,000	\$0
2	\$1,500,000	1	\$2,500	2	\$2,500	\$5,500	\$8,500	\$1,700
3	\$1,500,000	1	\$3,500	3	\$3,500	\$9,000	\$17,500	\$7,000
4	\$1,500,000	1	\$5,000	4	\$5,000	\$14,000	\$31,500	\$18,900
5	\$1,500,000	1	\$2,000	5	\$2,000	\$16,000	\$47,500	\$42,750
6	\$1,500,000	1	\$3,000	6	\$3,000	\$19,000	\$66,500	\$53,200
7	\$1,500,000	1	\$4,500	7	\$4,500	\$23,500	\$90,000	\$90,000
8	\$1,500,000	1	\$3,500	8	\$3,500	\$27,000	\$117,000	\$117,000
9	\$1,500,000	1	\$2,000	9	\$2,000	\$29,000	\$146,000	\$146,000
10	\$1,500,000	1	\$3,000	10	\$3,000	\$32,000	\$178,000	\$178,000

#### Example 2 - A banner year!!

Year	Sales Each Year	Credits	Credit Value	Credits Contributed This Year	Amount Contributed This Year	Total Amount Contributed This Year	Accumulated PAIR Account	Vested Amount
1	\$4,000,000	2.5	\$3,500	2.5	\$8,750	\$8,750	\$8,750	\$0
2	\$4,000,000	2.5	\$3,500	5.0	\$17,500	\$26,250	\$26,250	\$5,250
3	\$4,000,000	2.5	\$3,500	7.5	\$26,250	\$52,500	\$52,500	\$21,000
4	\$4,000,000	2.5	\$3,500	10.0	\$35,000	\$87,500	\$87,500	\$52,500
5	\$4,000,000	2.5	\$3,500	12.5	\$43,750	\$131,250	\$131,250	\$105,000
6	\$4,000,000	2.5	\$3,500	15.0	\$52,500	\$183,750	\$183,750	\$183,750
7	\$4,000,000	2.5	\$3,500	17.5	\$61,250	\$245,000	\$245,000	\$245,000
8	\$4,000,000	2.5	\$3,500	20.0	\$70,000	\$315,000	\$315,000	\$315,000
9	\$4,000,000	2.5	\$3,500	22.5	\$78,750	\$393,750	\$393,750	\$393,750
10	\$4,000,000	2.5	\$3,500	25.0	\$87,500	\$481,250	\$481,250	\$481,250

continued...





## QUALIFYING FOR PAIR

PAIR contributes to an agent's account based on deferred annuity production with OM Financial Life Insurance Company.

To qualify:

- Paid applications on at least five (5) different lives are required per qualification period.
- Agents must qualify each calendar year to receive a contribution to their account.
- The producer whose name appears on the application as the Writing Agent will receive the PAIR program credit.
- 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.

PAIR program credits:

- The minimum value per PAIR credit will be \$1,000 - the credit can never go below this minimum amount. Lapses, however, will be used to determine the specific dollar credit for a particular agent.
- The maximum value per PAIR credit will be \$5,000

**There is no cap on the number of PAIR credits!**

***OMFN & You... the right PAIR for your future.***

***Reward yourself today.***

***Contact one of our Annuity Distribution representatives at 866-477-7938  
or PAIR@omfn.com to make PAIR part of your future.***

The PAIR program is sponsored by Old Mutual Financial Network. Only agents licensed with OM Financial Life Insurance Company are eligible to participate in the PAIR program. Deferred annuities and other products, as noted, sold by licensed agents to qualify for the PAIR program are underwritten by OM Financial Life. The terms and conditions of the PAIR plan document will control with regard to a conflict with any representations made herein. OMFN 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.

