

> Count on Us to be Your Partner for Life

WE WANT TO EARN YOUR BUSINESS

In this day and age, it's hard to find a company you can truly count on – a company that is there for both you and your clients. At Mutual of Omaha, our people work hard every day with one thing in mind: we want to earn your business.

How do we do this? By developing products and features that meet your clients' needs, by providing you and your clients with unparalleled service and by having the financial stability to be there for clients when they need us most.

OUR PRODUCT SOLUTIONS

It's important to choose a life insurance product that will work for your client both now and into the future. We offer a variety of temporary and permanent solutions designed with your clients' needs in mind – and they are competitively priced.

On the back, you will find an overview of the features that differentiate our products from the competition.

OUR PEOPLE

When you call in, you can expect to receive the quality service you deserve. Our knowledgeable sales team is there to help you with product information and illustrations, the Advanced Markets team can assist you with case design and answer questions on your more complex cases and your dedicated underwriting team provides you with prompt service.

To prove how much service matters, your dedicated underwriting team has committed to providing you with automated emails confirming receipt of your applications, a toll-free number direct to your team's case manager, a quick response to voicemails and emails and quick quotes in 24 hours.

OUR UNDERWRITING SERVICES

Part of why our products are so competitive is because of the complementary underwriting services we offer:

- > **Age last birthday pricing:** We're one of few carriers who choose not to make your clients older than they are; and, as a result, your clients can save money and may even have



fewer underwriting tests. Always be sure to enter the date of birth when running an illustration to ensure you are quoting the best price.

- > **The Fit credit program:**¹ Clients with certain health conditions may be rewarded with medical and lifestyle credits, earning them a better rate class and lower premiums. Unlike many competitor programs that only apply to permanent insurance, the Fit program also applies to term.
- > **Liberal retention, autobind and jumbo limits:** We automatically retain up to \$5 million and can also secure up to an additional \$30 million in coverage for high net worth clients. Our agreements allow for as much as \$65 million in life insurance to be in force and applied for in all companies (including any being replaced or retained) without filing with reinsurers.²

OUR COMPANY STRENGTH

For more than a century, Mutual of Omaha has been there to keep our promises to clients. We are strong, stable, secure and ready to meet your clients' insurance and financial needs. And, our strength has been validated by leading rating agencies.³

A.M. Best Company	A+ (Superior)
Moody's Investors Service	A1 (Good)
Standard & Poor's	AA- (Very Strong)

(As of 12/15.)

THE SOLUTIONS WE OFFER

GUL and GUL Plus

- › Permanent, reliable protection guaranteed for periods up to the client's lifetime
- › Competitive premiums for lifetime, as well as for dial-downs – and we're especially competitive for face amounts of \$250,000 and above
- › Accelerated death benefit riders for terminal and chronic illness – at no additional cost
- › A Guaranteed Refund Option, available at no additional cost, provides flexible options for the future – clients may surrender their policy during seven 60-day windows and receive their premiums back, up to 50 percent at the end of year 15 and up to 100 percent at the end of years 20, 21, 22, 23, 24 and 25⁴

GUL Survivor (GULS)

- › Provides solid, guaranteed protection, allowing your clients to efficiently transfer wealth
- › Premiums rank competitively when stacked up against other survivorship products in the industry, especially for single pays
- › Allows uninsured combos up to Uninsured/Table 6, with no underwriting on the uninsured

Term Life Answers

- › Competitive rates that consistently top the charts
- › 10-, 15-, 20- and 30-year term options
- › Liberal conversion privileges allow clients to convert to any permanent policy offered by us at the time. Plus, the agent gets full commission as long as the policy was in force for 12 months
- › Accelerated death benefits for terminal illness – up to 80 percent of the death benefit or \$1 million, whichever is less. This is higher than most carriers who limit accelerated benefits on term to \$250,000

An 'Express' Line-Up

- › Coverage for these quick-issue products is based on a simple, seven-question knock out app
- › Term Life Express (TLE) provides simplified underwriting up to \$300,000 and is available for conversions into GUL Express (GULE)
- › GULE provides permanent, guaranteed protection from \$25,000 to \$300,000 using simplified underwriting. Includes accelerated death benefits for terminal and chronic illness

Living PromiseSM Whole Life

- › Simplified underwriting with no medical exams
- › Affordable protection, with coverage ranging from \$2,000 to \$40,000, to pay medical bills, unforeseen expenses or debt a client may leave behind
- › Includes accelerated death benefits for terminal and chronic illness⁵

Children's Whole Life

- › Affordable coverage for ages 14 days to 17 years, in face amounts of \$5,000 to \$30,000
- › Only two health questions and no medical exam
- › Grandparents can purchase on grandchildren without the parents signature (excluding PA and NY)
- › Additional coverage may be purchased in the future without evidence of insurability

WANT TO LEARN MORE?

Give Tessa Wolfe Stephens-Matthews Marketing, Inc a call at +1 800-544-8250 ext.117.

¹ The Fit Underwriting Program only applies to fully underwritten products.

² Retention, autobind and jumbo limits shown are for ages 18-80. Limits are lower for 81 and above, for table ratings 7 and above, and for flat extras of \$15 and above. Refer to the Underwriting Guide for details.

³ Ratings as of September 2014.

⁴ The Guaranteed Refund Option rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. The refund amount is capped at 35 percent of the policy's lowest face amount and is reduced by any previous withdrawals and outstanding loans. Rider may not be available in all states.

⁵ Rider available with level death benefit option only.