

MUTUAL OF OMAHA | Your choice for life.

Join forces with a company that gives you more ways to grow your business.

We're fast becoming the carrier of choice in the life brokerage market. Our products, underwriting, service and brand strength give you the whole package...today's best combination for building momentum. When it comes to success in life, we're your fast forward solution.

WHAT'S HOT

- **Re-priced Term Life Answers®** – even more competitive at Standard nontobacco risk class
- **Now offering Preferred Tobacco Risk Class** – with lower prices for your UL and Term cases
- **New e-Signature Face-to-Face** – for Term Life Answers and Term Life Express on *iGO e-App™*
- **iGO e-App credit card availability** – coming soon
- **New Children's Whole Life** – gaining huge momentum in the marketplace
- **New Accidental Death Benefit product** – coming in 2012

PRODUCT

Competitive Term Portfolio

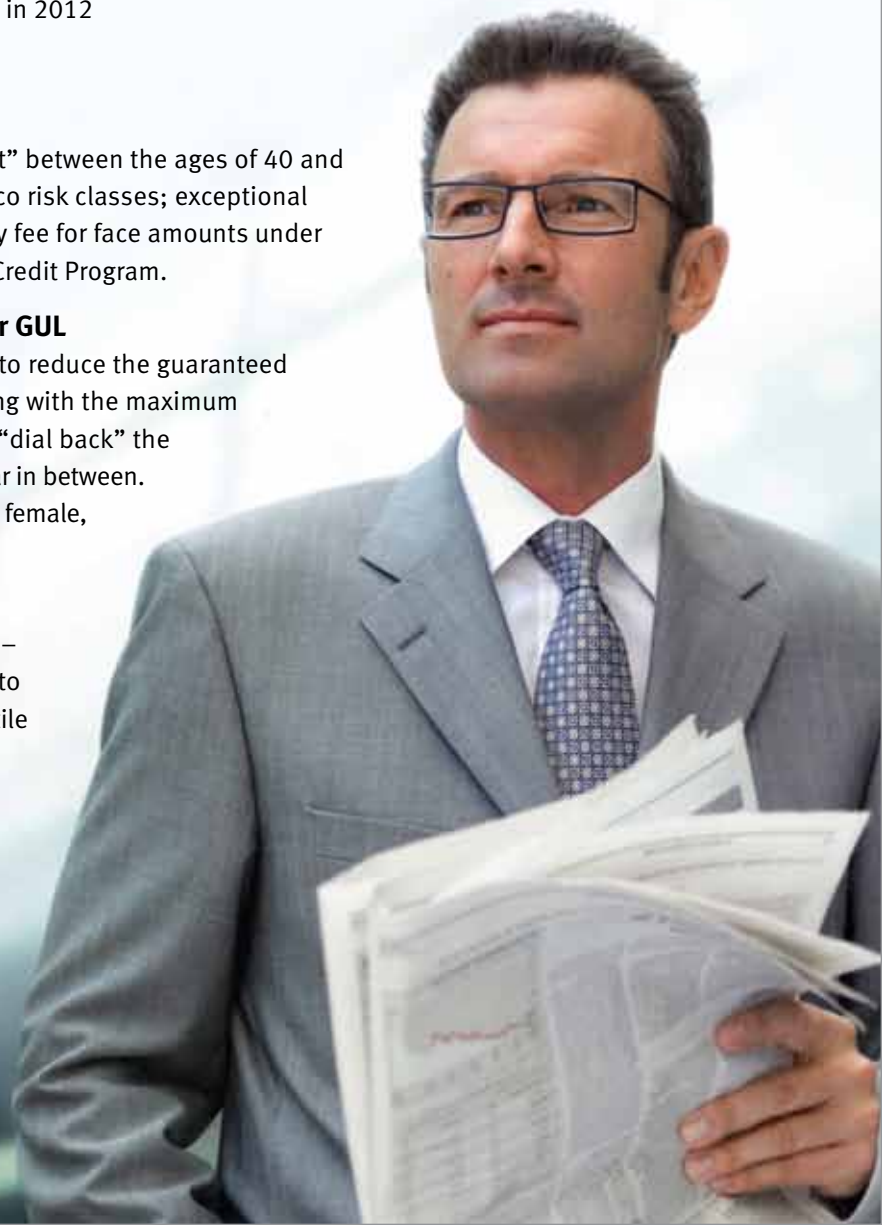
Term Life Answers features a defined “sweet spot” between the ages of 40 and 60 for standard nontobacco and preferred tobacco risk classes; exceptional conversion opportunities, commissionable policy fee for face amounts under \$250,000 and qualifies for our Fit Underwriting Credit Program.

Competitively Priced Dial Down Guarantee for GUL

GUL's dial-a-guarantee option allows your client to reduce the guaranteed period and lower the monthly premium. Beginning with the maximum coverage period (up to age 120), your client can “dial back” the length of coverage to as few as 20 years, or any year in between. Whether dialing back to age 90, 95 or 100, male or female, we are consistently among the industry's best.

Full Product Portfolio

We have the products to meet your clients' needs – from simplified issue to guaranteed universal life to accumulation universal life. Think “flexible, versatile and comprehensive.”



UNDERWRITING

Age Last Birthday Advantage

We issue life policies based on “age last birthday” and allow backdating up to six months – even on UL. Why make your clients older than they really are?

Fit Underwriting Credit Program

This program helps clients, who would normally be substandard risks (T2-T4), get a better rate classification if they meet certain medical and lifestyle criteria when applying for our fully-underwritten term and universal life policies. \$250,000 to \$1.5 million, \$3 million for GUL Survivor.

Medical Underwriting Credit Program

By working with our medical directors and risk selection director, we have established credits to our standard underwriting manual to allow for more competitive offers on a case-by-case basis.

Underwriting Niches

- Family history qualifications apply only to “deaths” rather than “disease.” Preferred is allowed even with a family history of deaths due to cancer. Family history criteria does not apply if the proposed insured is age 65 or older for Preferred Plus
- Treatment for cholesterol does not exclude a proposed insured from *any* of our preferred classes. Ranked right at the top of 15 carriers surveyed, we are among the best in the industry
- Treatment for hypertension does not exclude a proposed insured from *any* of our preferred classes
- Build charts are unisex rather than sex-distinct and offer some of the best height and weight limits in the industry

SUPPORT

Advanced Markets Team

Our Advanced Markets team can help with estate planning, retirement planning, distribution planning and business continuation planning, and is dedicated to your success.

Sales Illustrated Email Marketing

We know your agents can always use another sales opportunity. Here’s a tool that quickly provides your agents with new sales ideas and marketing pieces they can use with their clients – all wrapped in a customizable email sent by you.

Technology Enhancements

- Electronic application available using iPipeline’s *iGO e-App*™ solution for all fully underwritten and simplified issue term life products. Complete applications online using electronic signature, wet signature or face-to-face e-signature
- Speed eTicketSM available for Term Life Answers
- Online commission statements are available to help you keep your business records organized. This is a great benefit at tax time and allows you to track commission deposits

XRAE Quoting Engine

Our proprietary life underwriting rules are accessible through XRAE, the industry’s only multi-carrier underwriting software, enabling you to get immediate, accurate underwriting quotes and reduce other than applied-for situations.

For more information on accelerating your success, contact your Mutual of Omaha sales director, or call Sales Support: 800-693-6083.



Mutual of Omaha

United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates

For producer use only. Not for use with the general public.

Life insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.
In New York, life insurance is underwritten by Companion Life Insurance Company, Hauppauge, NY 11788-2934.