



From the Desk of Tess Grace

From time to time, we must make prudent business decisions that are important for the long-term financial health of Mutual of Omaha. After a careful review of our individual life and annuity product portfolio, as well as current market, economic and regulatory factors, we have made the difficult decision to discontinue sales of our life and annuity products in New York. This decision does not impact our United of Omaha Life and Annuity product portfolio sales nor does it impact any other products currently sold by our company in the state of New York.

The following Companion of New York life products will be discontinued:

- Income Advantage IUL
- AccumUL Answers
- AccumUL Plus
- GUL Express
- Term Life Express
- Children's Whole Life
- Living Promise Whole Life
- Ultra Secure Plus Annuity
- Bonus Flex Annuity
- Ultra Income SPIA
- Income Access SPIA

All Companion life and annuity applications must be received in the home office by **Monday, March 5, 2018**. Applications involving replacements that are signed prior to March 5, 2018 will have an extended receipt deadline to provide time to complete all requirements associated with New York Regulation 60. All Companion life and annuity applications that are received by this date will continue to follow our standard underwriting procedures.

Please be assured pending applications will continue to be processed. You will be able to continue to track your pending cases through Sales Professional Access.

The discontinuation of these products does not change our commitment to servicing our Companion Life inforce customers. AccumUL Answers will remain available in New York for term conversion only.

Our complete United of Omaha product portfolio(outside of NY) offering Indexed UL, Term, Simplified Issue and Annuities remain very competitive with product pricing, features and niches designed to make us your carrier of choice. Please reach out to your sales team should you have any questions or to learn more about our United of Omaha product portfolio.