

CASH ACCUMULATION & DISBURSEMENTS PLUS A WHOLE LOT MORE

High Disbursement Amounts

- Great source of additional retirement income
- Extremely competitive disbursements after age 65
- Very competitive for issue ages 35-55

Excellent Cash Accumulation Value

- Designed to build high cash value before age 65
- Very competitive for issue ages 35-55

Exclusive Lapse Guard Rider

- Protects against adverse tax consequences
- Allows for higher disbursement amounts

True Wash Loan Feature

- 0% wash loan in years 10+

Unisex Rates

- Ideal in certain small business scenarios
 - Such as buy-sell, key employee, deferred comp, etc.

Direct Contact with Flexible, Experienced Life Underwriting Team

- Team averages over 15 years experience per underwriter
- Specialized, large case underwriters handle complex cases

Competitive Compensation

Underwritten by United of Omaha – a Mutual of Omaha Company

MUTUAL OF OMAHA'S THE RIGHT CHOICE

We have a long history of serving our customers

- Founded in 1909, we're proud to be a "mutual" company that makes business decisions based on the best interests of our clients, not stockholders
- We maintain a broad product portfolio designed to meet important insurance and financial planning needs. Products include life, annuities, long-term care, Medicare supplement, critical illness, disability income and hospital income plans

We are a financially solid organization

- With over \$18.5 billion in assets under management, we are one of Fortune Magazine's top 500
- Our industry ratings are strong: A (Excellent) A.M. Best; Aa3 (Excellent) Moody's Investors Service; AA- (Very Strong) Standard & Poor's

We follow a progressive, yet prudent, investment strategy

- Our number one priority is honoring the promises we make to our customers, so we invest for the long term
- We offer steady growth and stability based on a diversified, well-managed investment portfolio

We have outstanding brand recognition

- Chances are your clients know us well – whether it be through *Mutual of Omaha's Wild Kingdom* television show, Wild Kingdom Kids' Summit, sponsorship of USA Swimming, professional golfers on the PGA and LPGA circuit or Mutual of Omaha's Drive, Chip & Putt Junior Challenge
- Our strong brand makes us easy to sell

We actively support you and your clients through value-added services

- Our dedicated, responsive Brokerage Sales Support Team provides assistance with product information, marketing opportunities, licensing and contracting, supplies and shipping – 800-693-6083
- Friendly, knowledgeable Policy Owner Service Representatives are available to answer policy-specific questions – 800-775-6000
- Policy owner service transactions can be handled 24/7 at www.mutualofomaha.com/service

For more information, contact your marketing organization or the Brokerage Sales Support Team at 800.693.6083.

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