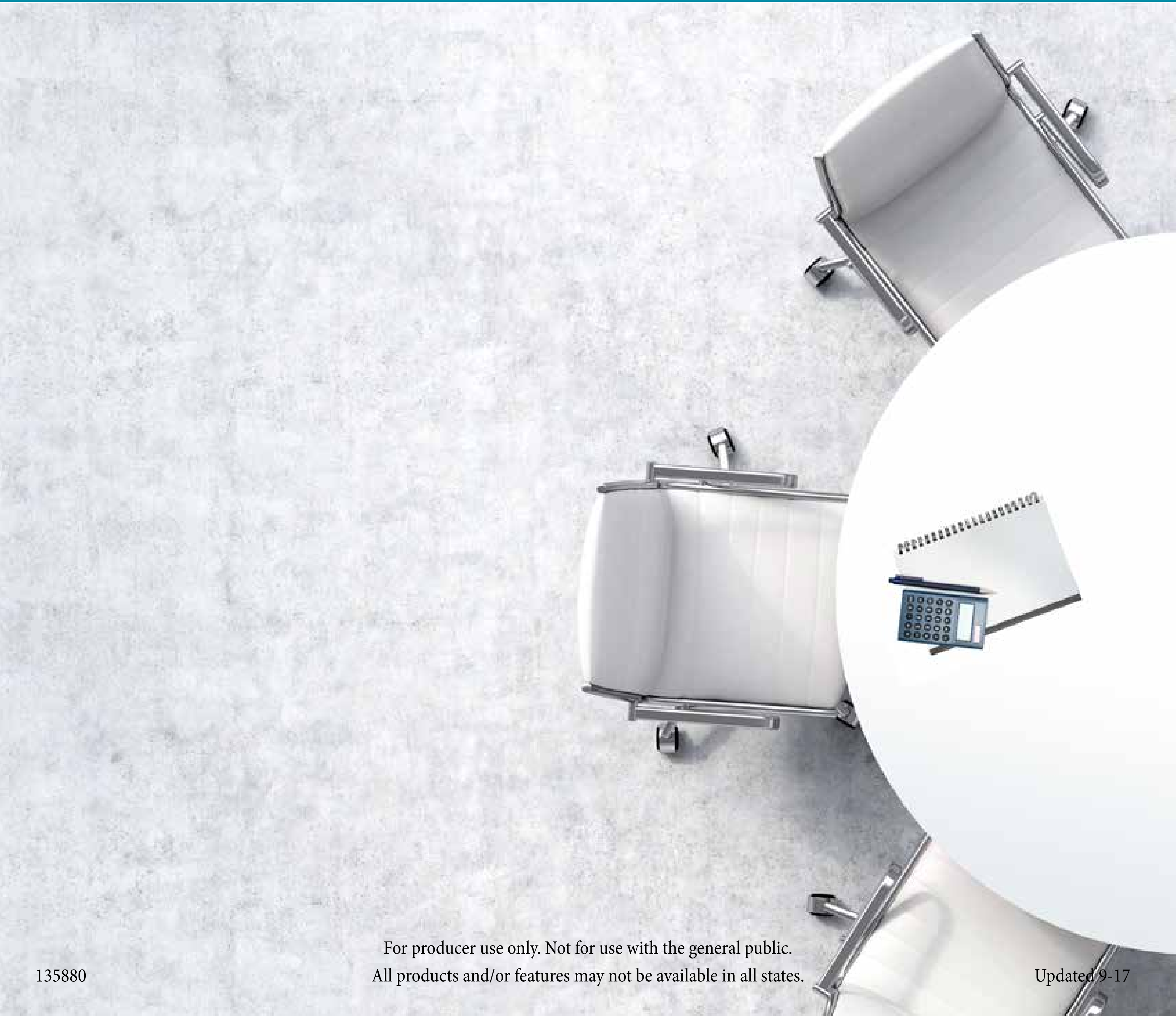
Mutual of Omaha Insurance Company

› About Us

A TRUSTED BRAND YOU CAN COUNT ON.



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All products and/or features may not be available in all states.

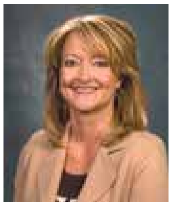
Welcome

Two words can best describe Mutual of Omaha today: growth and innovation. There has never been a better time to join forces with our company. We're building on our complete line of health and life products, streamlining services, and increasing momentum to leverage new opportunities in today's marketplace.

We exist for our customers and make decisions with their best interests in mind. That's the key to our mutual success when we partner and collaborate for their benefit. Together let's offer customers strength, stability and innovative solutions to serve their needs.

This brochure offers a brief look at each of our health, life and annuity products. We're here to help you grow your business. Contact our sales team for answers to your questions and effective solutions to meet your business needs.

Randy Mousel
Senior Vice President
Brokerage Health Sales



Tess Grace
Senior Vice President
Brokerage Life Sales

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ABOUT MUTUAL OF OMAHA

Over the years, we have built impressive financial strength to protect our customers' financial futures and be there when needed with high-quality insurance products and financial services. You can be confident when offering our well-known, trusted brand to your clients.

When you partner with Mutual of Omaha, you have a full range of insurance and financial services products to provide the right solution for any client…no matter what their concern or stage in life.

Solid Ratings

Mutual of Omaha is proud of its solid financial status, reinforced by strong marks from the leading rating agencies.

These ratings are independent assessments of a company's financial strength and its ability to meet ongoing obligations to policyholders.

A+
SUPERIOR

THIS RATING IS SECOND HIGHEST OF 16

A.M. Best Company

For overall financial strength and ability to meet ongoing obligations to policyholders

A1
GOOD

THIS RATING IS FIFTH HIGHEST OF 21

Moody's Investors Service

For current financial strength and ability to withstand stress in the future

AA-
VERY STRONG

THIS RATING IS FOURTH HIGHEST OF 21

Standard and Poor's

For financial strength to meet obligations to policyholders

(Rating as of 03/17)

HEALTH INSURANCE

Meet your clients' needs throughout every life stage with a complete portfolio of supplemental health products.

The Critical Advantage℠ Portfolio is designed with your recovery in mind and is a good addition to existing health or disability insurance.

› Cancer and Heart Attack/Stroke

Upon diagnosis, the policy pays a lump-sum benefit. This money can be used any way the client chooses.

- Issue ages: 18-99 (Lifetime) / 18-54 (Term)
- Type of coverage: Cancer or heart attack & stroke
- Benefit amount: $10,000 to $100,000 payable upon diagnosis
- Policy term: 10, 15, 20 or 30 years or lifetime
- Plan of coverage: Individual, individual plus child/children or family

› Critical Illness

Provides an up-front cash benefit when your clients need it most – upon diagnosis. This policy covers some of the most costly illnesses and conditions people face.

- Issue ages: 18-64, 18-54 (Term)
- Lump-sum benefit or return of premium upon death
- Coverage for individuals or family

› Disability Insurance

PRIORITY INCOME PROTECTION

This simplified, quick-issue policy provides affordable, basic income protection to clients in any occupation.

- Issue ages: 18-61
- Off-the-job coverage (no occ classes)
- No medical exams required
- No rate ups
- No exclusions

Product highlights:

- Benefit amount: $300-$4,000 (up to 70 percent of net income)
- Benefit period: 12, 24 or 36 months
- Elimination period: 30 days accident / 90 days sickness

HEALTH INSURANCE (CONT.)

DISABILITY INCOME CHOICE PORTFOLIO
Fully-underwritten short- and long-term policies with optional riders provide customized solutions for clients.

Our DI products offer middle market clients (incomes $40,000+):

- A wide range of benefit periods (three months up to age 67)
- Guaranteed Renewable products
- Broad range of occupations classes
- Simple underwriting programs that facilitate purchases in the workplace

DI Choice – Accident Only

- Issue ages: 18-61
- Renewable to age 67
- Maximum Monthly Benefit: $5,000
- Elimination Periods: 0, 7, 14, 30, 60, 90 days
- Benefit Periods: 3, 6, 12, 24 months
- Premium allowances available

DI Choice – Short-Term

- Issue ages: 18-61
- Renewable to age 67; conditionally renewable to age 75
- Maximum Monthly Benefit: $5,000
- Elimination Periods: 0/7, 7, 0/14, 14, 30, 60, 90 days
- Benefit Periods: 3, 6, 12, 24 months
- Premium allowances available

DI Choice – Long-Term

- Issue ages: 18-61*
- Renewable to age 67; conditionally renewable to age 75
- Maximum Monthly Benefit: $12,000
- Elimination Periods: 60, 90, 180, 365
- Benefit Periods: 2, 5, 10 years or to age 67
- Premium allowances available

*Ages change based on benefit period selected

Business Overhead Expense

- Issue ages: 20-59
- Renewable to age 65
- Maximum Monthly Benefit: $20,000
- Elimination Periods: 30, 60, 90, 180 or 365 days
- Benefit Periods: 12 or 18 months

DISABILITY INCOME CHOICE AT WORK

- Issue ages: 18-61 Accident Only
  18-70 Short-Term and Long-Term

Products built on same platform as individual DI products. This offers agents an easy transition whether selling to individuals or employees.

- Employer Group Profile: 3-250 lives, diverse demographic distribution
- Consumer Profile: income ranges $40,000 - $100,000
- AO Target Industries: Service/Repair/Installation; Farming; Construction; Trucking
- STD and LTD Target Industries: Education; Trades; Health Care; Administrative/Office Staff; Technology

› Long-Term Care Insurance

The MutualCare® Solutions portfolio gives your clients options for supplementing their out-of-pocket costs with benefits from a long-term care insurance policy. Rates for both packages are built on the same pricing structure.

MUTUALCARE® SECURE SOLUTION

Traditional policy that gives people the security of knowing they have some measure of asset protection.

Audience:

- Issue ages 30-79
- Customers who are looking for easy-to-understand benefit choices
- Agents who like a product with a simple design and traditional benefits

MUTUALCARE® CUSTOM SOLUTION

Provides flexibility to manage LTC expenses and control how the dollars in the "account" are spent.

Audience:

- Issue ages 30-79
- Customers who want to customize a policy
- Agents who are looking for a product with a strong premium solve capability

Policies in the portfolio have many of the same features:

- Cash Benefit with No Elimination Period
- Monthly Benefit Amount
- Calendar-Day Elimination Period
- Inflation Protection Options as Low as 1 percent
- Stay-at-Home Benefits
- Partner-Friendly Benefits
- Partnership-Qualified Policies
- Common Employer Allowance
- No Cap on Premium Allowances

Health insurance plans are underwritten by Mutual of Omaha Insurance Company.


› Medicare Supplement Insurance

Helps your clients manage their health care cost with some predictability. As the second largest Medicare supplement carrier, Mutual of Omaha can help them attain that secure feeling.

Audience: Medicare eligible individuals age 65 plus

MEDICARE SUPPLEMENT

For individuals who have selected Original Medicare, a Medicare supplement insurance policy helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. Your clients can choose from a number of standardized plans that can fit their personal needs. (plans vary by state; no plans are offered in Massachusetts)

MEDICARE SELECT

A type of Medicare supplement insurance policy that requires an individual to use hospitals within a network to be eligible for full benefits. (available in Florida, Ohio, Tennessee and Texas)

Medicare Supplement Benefits:

- Low out-of-pocket costs
- No provider networks (except for Medicare SELECT policies)
- See a specialist without referrals
- No waiting period for pre-existing conditions
- Electronic claims filing for quick payment
- Policy renews as long as the premium is paid on time
- Coverage goes with the client
- Emergency care anywhere in the world

Mutual Offers:

- Popular Plans F and G
- Cost-sharing plans including High Deductible Plan F and Plan N
- No policy fees
- 12 percent or 7 percent household discounts available (discount and eligibility vary by state)
- Value added discounts for our policyholders
- Anniversary rating in most states

Plans are underwritten by Mutual of Omaha Insurance Company, United World Life Insurance Company, United of Omaha Life Insurance Company and Omaha Insurance Company.

› Dental Insurance

Medicare doesn't cover most dental services. You can help your clients round out their health care coverage with a Mutual of Omaha dental insurance policy.

Audience: Medicare eligible individuals age 65 or older who are purchasing or already own a Medicare supplement or Medicare Advantage plan

MUTUAL DENTAL PREFERRED℠

- Low monthly premium
- $1,500 annual benefit
- Policy pays 100 percent for preventive services, 80 percent for basic services and 50 percent for major services
- No deductible for preventive services; $50 annual deductible for basic and major services

MUTUAL DENTAL PROTECTION℠

- Monthly premium lower than Mutual Dental Preferred
- $1,000 annual benefit
- Policy pays 100 percent for preventive services, 50 percent for basic services and 50 percent for major services
- $100 annual deductible for all services combined

OPTIONAL VISION CARE RIDER

(not available in Washington)

Add the vision care rider to provide reimbursement benefits paying:

- Up to $50 every calendar year for one eye exam (no waiting period)
- Up to $150 every two calendar years for eyeglasses or contact lenses (after a six-month waiting period)

Dental insurance policies and vision rider are underwritten by Mutual of Omaha Insurance Company.

LIFE INSURANCE

Help your clients protect their families and businesses with a variety of life insurance products.

› Indexed UL

LIFE PROTECTION ADVANTAGE℠, our protection-focused IUL, offers coverage projected to age 120 at competitive premiums, and an option to guarantee coverage to age 85

INCOME ADVANTAGE℠, our accumulation-focused IUL, builds competitive cash values[1] and has strong index loan provisions

Both products offer:

- Choice of three index crediting strategies
  - 100 percent participation rate with mid-range cap
  - Higher participation rate with lower cap
  - Lower participation rate with no cap
- Guaranteed zero percent floor on indexed accounts
- Standard and index loans
- Guaranteed Refund Option Rider
- Accelerated Death Benefit Rider for Terminal and Chronic Illness

› Current Assumption UL

ACCUMUL PLUS®

- Issue ages:
  - 0-17 Standard NT risk only
  - 18-80 (all risks)
  - 81-85 Standard NT and Standard T risks only
- Face amount: $25,000+
- Accelerated Death Benefit Rider for Terminal and Chronic Illness
- Low Cost Loans & Partial Withdrawals

ACCUM UL ANSWERS

- Issue ages:
  - 0-17 Standard NT risk only
  - 18-80 (all risks)
  - 81-85 Standard NT and Standard T risks only
- Face amount: $25,000+
- Accelerated Death Benefit Rider for Terminal and Chronic Illness
- Low Cost Loans & Partial Withdrawals

› Guaranteed Universal Life

GUL

- Issue ages:
  - 18-80 (all risks)
  - 81-85 Standard NT and Standard T risks only for $100,000+
  - 66-85 Standard NT & Standard T risk only for $50,000-$99,999
- Competitive lifetime premium options
- Dial Down feature
- Guaranteed Refund Option Rider
- Accelerated Death Benefit for Terminal and Chronic Illness
- Competitive for Single Premiums, Short Pays & 1035's

GUL EXPRESS

- Face amounts:
  - $25,000-$300,000, ages 18-50
  - $25,000-$250,000, ages 51-65
- Accelerated Death Benefit for Terminal and Chronic Illness
- Quick policy issuance; seven-question knockout app

[1]The amount that may be available through loans and withdrawals, as defined in the contract.

› Term Life

TERM LIFE ANSWERS®
(10, 15, 20, 30 year products)

- Issue ages:
  - Term Life 10 – 18-80 NT, 18-75 T
  - Term Life 15 – 18-74 NT, 18-70 T
  - Term Life 20 – 18-68 NT, 18-65 T
  - Term Life 30 – 18-55 NT, 18-50 T
- Face amounts: $100,000+
- Leading Preferred Plus and Preferred Nontobacco rates
- Liberal conversion opportunities up to age 75 (convert to any individual Universal Life Policy including GUL during the first 20 years for Term Life 30)
- Waiver of Premium for Unemployment
- Accelerated Death Benefit for Terminal Illness

TERM LIFE EXPRESS 10, 15, 20, 30

- Issue ages: starting at age 18 (varies by product)
- Face amount: starting at $25,000
- Simplified Issue
  - No blood draws, no oral fluid, no urine testing and no paramed exam
  - Quick policy issuance; seven-question knock out app
- Return of Premium products available
- Accelerated Death Benefit Rider (available on non-ROP policies only)
- Accelerated Death Benefit for Terminal Illness Rider (available on non-ROP policies only)
- Accelerated Death Benefit for Chronic Illness Rider (available on non-ROP policies only)
- Accelerated Death Benefit for Critical Illness Rider (available on non-ROP policies only)
- Residential Damage Waiver of Premium Rider
- Waiver of Premium for Unemployment Provision

› Whole Life

LIVING PROMISE WHOLE LIFE (FINAL EXPENSE)

- Level and Graded Benefit Plans, ages 45-85
- Simplified underwriting for face amounts of $2,000 to $40,000
- Quick policy issuance
- Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider
- Accidental Death Benefit Rider

CHILDREN'S WHOLE LIFE

- Issue ages: 14 days to 17 years
- Face amount: $5,000-$30,000
- Guaranteed Insurability Rider
- No medical exam and limited health questions
- Grandparents can purchase for grandchildren without parent signature

› Ancillary

GUARANTEED ADVANTAGE ACCIDENTAL DEATH*

- Issue ages: 18-70
- Face amounts: $5,000 - $500,000 (increments of $1,000)
- Return of Premium Benefit Rider
- Great for uninsurable clients
- No health questions
- No foreign travel exclusions

Life insurance plans are underwritten by United of Omaha Life Insurance Company and Companion Life Insurance Company in New York.

*Guaranteed ADvantage Accidental Death insurance is underwritten by Mutual of Omaha Insurance Company.

ANNUITIES

› Deferred Annuities

Annuities that earn a fixed rate of interest over time and can grow tax deferred until your clients decide to begin receiving payments.

BONUS FLEXIBLE ANNUITY

- Issue ages: 0-89
- Additional 1 percent interest rate in the first year
- Additional 0.15 percent added to interest rate on accumulation values equal to or over $50,000
- Variety of payout options
- Flexible contribution options
- Competitive payouts

ULTRA-SECURE® PLUS

- Issue ages: 0-89
- 5 & 7 year interest rate guarantee
- Additional 0.15 percent added to interest rate on purchase payment and accumulation values over $50,000
- Competitive renewal rates
- Return of premium feature

› Income Annuities

Annuities that provide your clients with a guaranteed, reliable income stream they can’t outlive.

INCOME ANNUITY WITH PREMIUM RETURN

- Issue ages: 59-85
- Single premium immediate annuity
- Life only or joint life income payouts
- Payments must begin within 13 months following purchase date
- Return of premium upon death

INCOME ACCESS

- Issue ages: 0-85
- Single premium immediate annuity
- Offers various optional features that provide additional income
- Payments must begin within 13 months following purchase date
- Competitive payouts
- Return of premium features

Optional features:
(subject to state availability)

- 10 percent or 20 percent payment increase based on your health condition
- 3 percent inflation protection
- 50 percent payment increase for nursing home confinement
- Survivor continuation option

ULTRA-INCOME

- Issue ages: 0-85
- Single premium immediate annuity
- Multiple payout options
- Payments must begin within 13 months following purchase date
- Choice of payment frequency including monthly, quarterly, semiannually or annually

Optional features:

- Age rating available
- Up to 6 percent Cost-of-Living Allowance (COLA)

DEFERRED INCOME PROTECTORSM

- Issue ages:
  - Nonqualified and QLAC contracts: 40-75
  - Qualified contracts: 40-68

Product highlights:

- Guaranteed income for life
- Provides protection from outliving retirement assets
- Allows the client to allocate a portion of their assets into a Qualifying Longevity Annuity Contract (QLAC)

Annuities are underwritten by United of Omaha Life Insurance Company and Companion Life Insurance Company in New York.

CONTACT US
We're here to help you grow your business with competitive product and service solutions that meet today's consumer needs. Your success is our priority.

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