

CHECKMATE

WE HAVE A WINNING IUL STRATEGY



At Mutual of Omaha, we know what a winning strategy looks like. That's because we've spent over a century making the right moves to help our clients and their families find success.

It's that same experience that makes it obvious to us when other carriers make questionable claims about their IUL products. They're bending the rules with misleading illustrations and hiding the long-term impact of their fees. They're playing for short term sales "wins" instead of thinking about winning business the right way – with quality products that help clients meet their financial goals.

But at Mutual of Omaha, we don't need to embellish the performance of our IULs. That's because our IULs were created with a real winning strategy: provide upside potential and downside protection. Plain and simple.

Here's some of what makes our IUL Express product such a great move for your clients:

- **Low Fee Structure**

We offer a low-fee product designed to put more of a client's money into their accumulation value sooner.

- **Realistic Crediting Strategies**

Our crediting strategies are built to deliver competitive returns while weathering market fluctuations, helping to keep clients' premiums the same. Plus, we've historically always given the same participation rates and caps to both new and existing clients.

- **Day One Flexibility**

We allow the client to choose the policy design that best suits their needs from day one.

- **Valued Features**

Our living benefit riders offer more protection for life's health surprises, including coverage for major burns, AIDS, Aortic Aneurysm Surgery and dementia, including Alzheimer's.

- **Truly Simplified Issue**

Our IUL Express is a truly simplified issue, no lab product. Even more important, our underwriting questions are less invasive than the competition.

When you're ready to talk to clients about IULs, make sure you're selling the product that can actually help clients reach their financial goals – don't be an industry pawn for other carriers.

United of Omaha IUL Express – We just put the rest of the industry in checkmate.

GO WITH THE WINNING IUL STRATEGY

