

SELL MUTUAL OF OMAHA'S MEDICARE SUPPLEMENT INSURANCE

More independent agents sell Mutual of Omaha's Medicare supplements than any other carrier's products. Here's why:

We are committed to the Medicare supplement market

- Serving the Medicare supplement market since Medicare began in 1966; one of the few original carriers still in the Medicare supplement market
- Earned approximately \$1 billion in earned Medicare supplement premium in 2008 (Mutual of Omaha, United of Omaha and United World)
- Currently insure more than 620,000 lives and growing
- Paid more than \$6.2 billion in Medicare supplement benefits since 1966 and \$776 million in 2008 alone (Mutual of Omaha, United of Omaha and United World)
- Fits our senior-market strength
- Supporting your Medicare supplement business through legislative efforts in Washington D.C.

We aggressively manage the product line

- Offer competitively priced Medicare supplements from coast to coast
- Release additional Medicare supplement plans where necessary to maintain a competitive product mix
- Add Medicare supplement products underwritten by our affiliates, United World Life Insurance Company or United of Omaha Life Insurance Company, to provide lower-cost alternatives
- Keep rate increases well below the medical-inflation rate

We have fast, flexible underwriting

- Policies issued in four days on average with automated underwriting
- You have direct contact with an underwriter to help your business issue quickly
- Over 90% placement rate
- Accept-or-reject applications help pre-qualify your prospects

We offer a competitive compensation and recognition package

- Advancing available
- Commissions paid weekly and electronic funds transfer offered
- Exclusive incentive travel program for agents (Buenos Aires in 2009)
- Marketing Accounts reward production with credits to help grow your business
- Producers Round Table acknowledges your efforts and contributions

We provide superior agent service

- Dedicated, responsive Sales Support team, 800.693.6083
- Communication through agent-only magazine *Mutual Matters*, e-mail and online
- Free sales support materials
- Ability to complete applications over the phone and mail them to prospects for review and signatures

We provide value-added customer service

- An industry leader in Medicare supplement Parts A and B electronic claims processing, which eliminates your paperwork hassles
- Friendly, professional and knowledgeable Customer Care Representatives

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CHOOSE MUTUAL OF OMAHA

We have a long history of serving our policyholders

- Founded in 1909, we're a mutual company that makes business decisions based on the best interest of our policyholders, not stockholders
- We have \$21.2 billion in assets under management
- We're a company with a broad portfolio of products to balance any long-term risk. Products include long-term care, life insurance, annuities, Medicare supplement, critical illness, disability income and hospital income
- Independent financial ratings reflect strength and stability: A+ (Superior) A.M. Best; Aa3 (Excellent) Moody's Investors Service; AA- (Very Strong) Standard & Poor's

People know our name

- Millions of potential customers know who we are because of our investment in:
 - *Mutual of Omaha's Wild Kingdom* television show on Animal Planet
 - *Mutual of Omaha's Wild Kingdom* Adventure Tour
 - USA Swimming sponsorship
 - Mutual of Omaha BREAKout! Swim Clinic sponsorship
 - PGA and LPGA professional golfers sponsorship
 - National television commercials featuring our aha moment sponsorship