

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:

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
- Exceeded \$2 billion in earned Medicare supplement premium in 2011 (Mutual of Omaha, United of Omaha and United World)
- Currently insure more than one million lives and growing
- Paid more than \$9.2 billion in Medicare supplement benefits since 1966 and \$1.7 billion in 2011 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.

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, United of Omaha Life Insurance Company or Omaha Insurance Company to provide lower-cost alternatives

Policy submission tools

- Med Supp e-App with electronic and voice signature features
- Complete applications over the phone and mail them to prospects for review and signatures
- Fax apps when paying initial premiums via automated clearing house (ACH)

Fast, flexible underwriting

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

Competitive compensation and recognition package

- Advancing available
- Commissions paid weekly and electronic funds transfer offered
- Marketing Accounts reward production with credits to help grow your business
- Bonus Rewards Program pays you for meeting production and persistency requirements

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Superior agent service

- Dedicated, responsive Sales Support team, 800.693.6083
- Sales Professional Access agent website, *mutualofomaha.com/broker*, for product news, information, tools, reports, sales materials and much more
- Communication through agent-only magazine Mutual Matters, email and online
- Free sales support materials and state-approved prospecting pieces; low-cost USADATA list-vendor service
- Online health case status reports updated daily

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

CHOOSE MUTUAL OF OMAHA

Long history of serving our policyholders

- Founded in 1909, we're a mutual company owned by our policyholders, not stockholders
- We have nearly \$27 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; A1 (Good) Moody's Investors Service; A+ (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
 - USA Swimming sponsorship
 - Mutual of Omaha BREAKout! Swim Clinic sponsorship
 - PGA, Champions, LPGA and Nationwide professional golfers sponsorship
 - National television commercials featuring aha moments