

TERM LIFE **EXPRESS** and TERM LIFE **COMPLETE**

TALKING POINTS



Product Changes

Why?

- NAIC guidelines for return-of-premium products changed January 1, 2010. We made minor adjustments but have had to adjust premiums more to remain in line with our product pricing objectives.

What are the product changes, specifically?

- Reprice several TLE and TLC products (both non-ROP and ROP)

Non-ROP

- ✓ Increase 15 year/15 year premiums (TLE)
- ✓ Increase 15 year/15 year premiums for \$100k band (TLC)
- ✓ Increase 20 year/20 year premiums for \$100k band (TLC only)
- ✓ Increase 30 year/30 year premiums for \$100k band (TLC only)
- ✓ Increase 20 year/5 year premiums (TLE/TLC)
- ✓ Increase 30 year/5 year premiums (TLE/TLC)
- ✓ No change for 20 year/20 year or 30 year/30 year (TLE)

ROP

- ✓ Increase 20 year/20 year premiums (TLE)
- ✓ Increase 30 year/30 year premiums (TLE)
- ✓ Increase 20 year/20 year premiums (TLC), eliminate \$100k band
- ✓ Increase 30 year/30 year premiums (TLC), eliminate \$100k band
- Eliminate these products from the TLE/TLC portfolio
 - ✓ 15 year/15 year TLE ROP
 - ✓ 15 year/15 year TLC ROP
- Reduce the maximum issue age on 20 year/20 year ROP to age 50 (TLE/TLC).

Company Strength

Ratings

	Comdex Ranking	A.M. Best Rating
United of Omaha	96	A+
Americo	67	A-
ING	81	A
Forresters	N/A	A
RBC	85	A
Symetra	80	A

- Of the 83 life insurance companies included in a LIMRA survey, United of Omaha's 2010 term insurance growth rate of 83 percent over first-quarter 2009 was the highest of any of the 83 companies. (Industry growth rate was negative 4 percent.)
- Strong brand – Clients and prospects recognize our name
- Mutual of Omaha and its affiliates, including United of Omaha, are ranked in the Fortune 500

Service

- Shorter pay cycle
- Online commission statements
- Dedicated case managers and underwriters
- Our Fit underwriting credit program applies to TLC on \$250,000 - \$1,000,000 face amounts

Life insurance is underwritten by United of Omaha Life Insurance Company; Mutual of Omaha Plaza; Omaha, NE 68175