



MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL OF OMAHA INSURANCE COMPANY



> Strong. Stable. Secure.

A LOOK AT MUTUAL OF OMAHA'S STRENGTH AND MISSION

You are what matters most.

> OUR MISSION

We put customers at the center of the decisions we make and the actions we take. Our mission is to help **you** protect what you care about and achieve your financial goals.

> OUR VISION

Our Vision is for *every* customer...a financial future imagined, planned and secured.

> YOUR FINANCIAL FUTURE

We are here for you with financial solutions to help:

- Provide for your family
- Protect your business
- Plan for retirement

Talk to our representative today.

MUTUAL of OMAHA'S
WILD KINGDOM

Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Home Office: 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except New York. United World Life Insurance Company is licensed nationwide except CT, NY and VI. Companion Life Insurance Company, Hauppauge, NY 11788-2934, is licensed in New York. Omaha Insurance Company is licensed in all states except: AL, CA, CO, ID, IL, LA, NV, NH, NY, NC, PR, RI, VT, VI and WI. Products not available in all states. Each underwriting company is solely responsible for its own contractual and financial obligations.

Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.



➤ For more than a century, Mutual of Omaha Insurance Company has been there to keep our promises to our customers. We are strong, stable, secure, and ready to meet today's insurance and financial needs.

You can count on us.

➤ OUR PROVEN PERFORMANCE

Integrity is at the heart of everything we do. Our proven performance is built on several attributes: a focused business strategy, strong commitment to our customers, disciplined investment practices and a talented, engaged workforce.

➤ BY OUR POLICYHOLDERS, FOR OUR POLICYHOLDERS

As a mutual company, owned by our policyholders, Mutual of Omaha is not driven by the short-term thinking and focus on quarterly results that often characterize publicly traded companies.

➤ LONG-TERM BENEFITS

While there are benefits to both forms of organization, our mutual structure allows us to ensure that every investment we make is done with the long-term benefit of our policyholders in mind. In addition, our financial strength and ability to operate and grow are not strongly tied to the ups and downs of the investment markets.

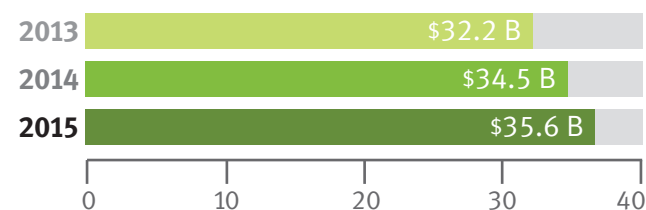
STRONG CAPITAL POSITION

➤ In a volatile economy, capital strength gives companies the flexibility needed to weather the inevitable ups and downs they and their customers will face.

Mutual of Omaha's capital position is quite strong. Thanks to our disciplined balance sheet management and investment strategy as well as our prudent business philosophy, we have avoided drains on our capital.

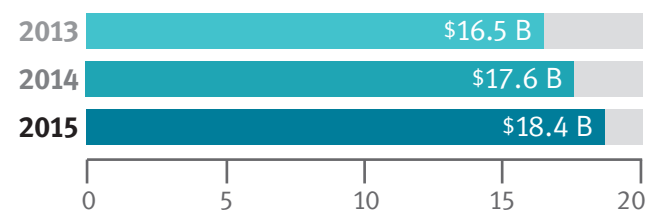
With a firm financial foundation and a lasting commitment to customer service, we can look forward to working together for years to come.

Consolidated Assets (numbers in billions)



TOTAL CONSOLIDATED ASSETS OF \$35.6 BILLION DEMONSTRATE OUR FINANCIAL STABILITY.

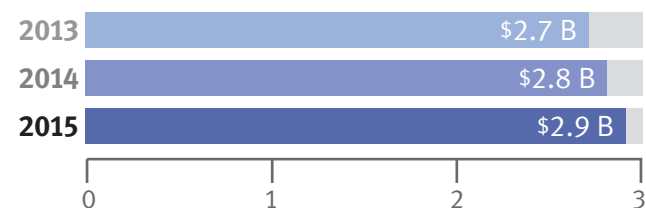
Policy Reserves (numbers in billions)



POLICY RESERVES TOTALED \$18.4 BILLION AT YEAR-END 2015.

Policy reserves are funds set aside to pay future claims and other obligations to our policyholders.

Statutory Surplus (numbers in billions)



MUTUAL OF OMAHA'S STATUTORY SURPLUS REMAINED VERY STRONG, FINISHING 2015 AT \$2.9 BILLION.

Statutory surplus represents additional funds available to meet current and future obligations to policyholders, and is an important indicator of an insurer's financial strength.

HIGHLY RATED

➤ Objective, third-party assessments offer a valuable perspective on a company's financial strength. The leading rating agencies validate and reinforce Mutual of Omaha's financial strength.

We have consistently earned high marks* from rating agencies such as A.M. Best, Moody's Investors Service and Standard & Poor's.

The ratings apply to Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, and Companion Life Insurance Company (except for Moody's Investors Service, which does not rate Companion).

A.M. Best Company



For overall financial strength and ability to meet ongoing obligations to policyholders.
A+ (SUPERIOR) This rating is second highest of 16.

Moody's Investors Service



For current financial strength and ability to withstand financial stress in the future.
A1 (GOOD) This rating is fifth highest of 21.

Standard & Poor's



For financial strength to meet obligations to policyholders.
AA- (VERY STRONG) This rating is fourth highest of 21.

* Ratings only refer to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to investment products or advisory services sold by the representatives with Mutual of Omaha Investor Services, Inc., as these products fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change. Ratings as of July 2016.