



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

Financial Strength

- Rated A+ Superior by A.M. Best Company¹
- Have paid more than \$12.5 billion in Med supp claim benefits since 1966
- Exceeded \$2.2 billion in earned premium in 2013
- Protect more than 1 million policyholders....and counting

Experience

- Serving the Medicare supplement market since 1966 – the same year Medicare began
- Product offered in all states except Massachusetts
- Largest agent- sold Medicare supplement carrier
- 2nd largest Medicare supplement carrier

Competitive Compensation

- Increased compensation in 2014
- Affiliate conversion compensation to 90% of the standard amount
- Mix of Business Enhanced Renewal Compensation²
 - Increases levelized renewal commissions when percentage of underwritten business meets a target level
 - 40 – 49% = 2% renewal bonus
 - 50% and over = 4% renewal bonus
 - Bonus qualification period resets each quarter

Product Rate Stability

- 2014: 4.2% national average rate adjustment³
- 2013: 5.9% national average rate adjustment³

Mutual Sales Leaders (MSL) Meeting

- 2015: Earn credits for travel to Rome in 2016
- Check standings at mutualsalesleaders.com

Plan G

- Lowest Plan G rates in most ZIP codes

Household Discount (HHD)⁴

- Save significant money on premiums:
 - 7% HHD in most states
 - 12% in AZ, DE, IN, LA, MO, OR
 - Discount is unavailable in: AK, CT, DC, FL, HI, KS, MN, NY, RI, VT

Additional Highlights

- No policy fee
- Mobile quote
- Age current birthday
- Outstanding service
- 12-month rate guarantee
- Paperless EOB statements
- Direct contact with underwriters
- Temporary ID cards with e-Apps
- Eye Med Vision Discount Program
- e-App for exceptional time service

¹ This rating is second highest of 16

² Special agents' renewals and credits are allocated to their upline

³ Filed new business and inforce rates combined; all Plans except Plan N

⁴ Qualification requirements vary by state