

M.T. Donahoe & Associates, LLC

Proudly Presents

Group Life and Disability



As a broker you have a responsibility to bring your clients the best possible benefits package for their employees. Have you talked to your groups about Life and Disability benefits? Here are a few statistics to show how important it is to protect employees as a death or disability can be devastating.

- Disability causes nearly 50% of all mortgage foreclosures
- 71% of U.S. workers live paycheck to paycheck
- 64% of all disabilities are not work related

Why Mutual of Omaha

Through our strong contracts and robust plan design options, we offer exceptional employer paid and innovative voluntary insurance products

Ratings

Rating Company

A.M. Best Company, Inc.

(for overall financial strength and ability to meet ongoing obligations to policyholders)

Moody's Investors Service

(for current financial strength and ability to withstand financial stress in the future)

Standard & Poor's

(for financial strength to meet obligations to policyholders)

Mutual of Omaha Insurance
Company
United of Omaha Life Insurance
Company

A+ (Superior)

This rating is second highest of 16

Aa3 (Excellent)

This rating is fourth highest of 21

AA- (Very Strong)

This rating is fourth highest of 21

We Pay Top Commissions

Learn more...Contact Us Today!



Three Reasons to Choose Mutual of Omaha

1

The Right Company

For more than 100 years, people have counted on Mutual of Omaha Insurance Company* to help them through life's transitions.

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

Aa3 (Excellent)

This rating is fourth 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 as of July, 2009

2

The Right Products

Through our strong contracts and robust plan design options, we offer exceptional employer-paid and innovative voluntary insurance products that help you become an employer of choice.

3

The Right Support

Tough economies force businesses to do more with less. From implementation and renewal to comprehensive enrollment and ongoing support, **we give your HR team the support needed to be more productive.** Plus, results from an independent customer satisfaction survey speak for themselves. An impressive 4 out of 5 respondents would recommend us to others.¹

The Right Choice

It adds up. A highly rated, financially strong carrier plus the right products, support and services keep your HR staff and employees from spending unnecessary time fixing problems. Choose the company Forbes Magazine called one of five wise policies.² Choose the Mutual of Omaha family of companies for group insurance.

1 – 2008 LOMA survey 2 – Forbes Magazine, October 13, 2008

** Ratings are for Mutual of Omaha and its affiliates listed in this disclaimer. Mutual of Omaha Insurance Company (founded in 1909) is licensed in all states and underwrites Disability, and AD&D insurance in New York. Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company (founded in 1926) is licensed in all states except New York and underwrites Disability, Term Life and AD&D insurance, Mutual of Omaha Plaza, Omaha, NE 68175. In New York, Term Life insurance is underwritten by Companion Life Insurance Company (founded in 1949), Lynbrook, NY 11563. Each company is responsible for its own contractual and financial obligations.*

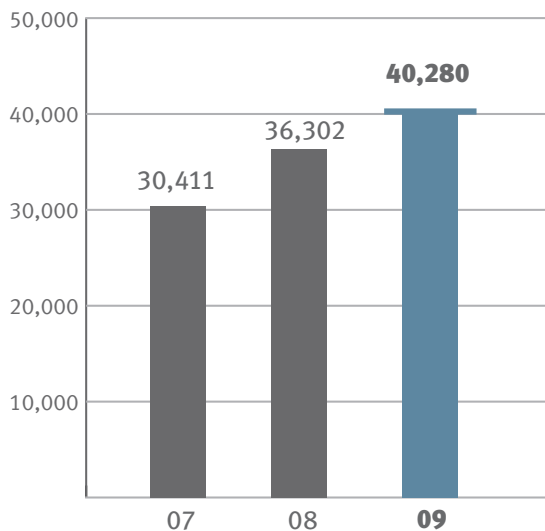
A Trusted Group Benefits Carrier



People have counted on Mutual of Omaha Insurance Company for help through life's transitions since 1909, when the company was chartered. That legacy includes more than 60 years of employee benefit experience, now serving more than 18,000 group clients with insurance and financial products underwritten by United of Omaha Life Insurance Company (1926) and Companion Life Insurance Company (1949).

Reasons to choose us are stronger than ever, like our rock-solid financial foundation and high ratings. Our reputation for integrity and the support we give benefit professionals to be more productive are also key factors. More and more, benefit advisors and employers are making us their carrier of choice, as illustrated by our year-over-year growth.

In-force group policies



Voluntary and Group Benefits

- Dental, disability, life, voluntary and retirement benefits are easily bundled
- As a growing voluntary leader, our solutions help employers control costs and retain talent
- Our enrollment options include pre-populated enrollment forms, educational tools for employees seeking advice and time-saving tools for employers

Service Solutions

- Assigned service teams give employers a single point of contact for quick access to benefit information, eligibility, billing, and resolution of issues
- Employers can access convenient online features including enrollment data administration, management reports, forms and virtual billing

Strong. Stable. Secure.

A.M. Best Company reaffirmed Mutual of Omaha's A+ (Superior) rating, the second highest of 16. This rating is focused on overall financial strength and ability to meet ongoing obligations to policyholders.*

- \$24 billion in assets
- More than \$4.6 billion in total revenue
- \$16.6 billion in policy reserves
- \$2.2 billion in statutory surplus

* Ratings as of 03/10

MUTUAL OF OMAHA GROUP INSURANCE

Benefits that **work**[®]

For more information about our financial stability, visit mutualofomaha.com/about

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Data is based on 2009 GBS data for Mutual of Omaha Insurance Company and its affiliates.

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