

> Medicare Supplement



Highlights – January 2017

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

Financial Strength

- › Rated A+ Superior by A.M. Best Company
- › Exceeded \$2.5 billion in earned premium in 2016
- › Protecting more than one million policyholders

Experience

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

Competitive Compensation

- › Affiliate conversion compensation is 90% of the standard amount
- › Mix of Business Enhanced Renewal Compensation
 - › First-year cash payout and increased renewal commissions when percentage of underwritten business meets a target level
 - › Bonus qualification period resets each quarter

Special agents' renewals and credits are allocated to their upline

Cost-Saving Plans

- › High Deductible Plan F and Plan N offer low-cost options for people, especially those coming off of Medicare Advantage plans who would like the benefits of a Medicare supplement at a lower monthly premium

Mutual Sales Leaders Incentive Travel

- › 2017: Earn credits for travel to Ireland in 2018
- › Check standings at mutualsalesleaders.com

Plan G

- › Lowest Plan G rates in most ZIP codes

Household Discount

- › Save significant money on premiums
- › 12% household discount in most states with majority people qualifying *Qualification requirements vary by state*

Additional Highlights

- › No policy fee
- › New business sales in 2017 administered as anniversary rating meaning one rate adjustment per year
- › Age current birthday
- › Outstanding service
- › 12-month rate guarantee from policy effective date
- › No interest on advancing
- › Paperless EOB statements
- › Mobile quote app
- › Direct contact with underwriters
- › Temporary ID cards with e-Apps
- › Eye Med vision and Amplifon hearing health discounts
- › e-App for exceptional time service
- › Marketing Credits good as cash

Visit mutualofomaha.com/broker for more details.