

Mutual of Omaha is financially strong and we continue to focus on growing our company. Our commitment to growth is what helps ensure that we'll be around when it comes time for us to deliver on the promises we've made to our policyholders.

This continued growth requires an investment of capital, and as a mutual company, we rely primarily on our earnings to create new capital. Recently, statutory earnings have been impacted by several economic factors, including a prolonged low interest rate environment. We're proactively addressing this trend in 2020 to produce positive statutory earnings and maintain our long-term financial strength. One way we'll be doing this is by making changes to our life insurance product portfolio.

Effective January 1, 2020, we'll be:

- **Discontinuing sales of our Guaranteed Universal Life (GUL) product**
- **Repricing both the Level and Graded Living Promise Whole Life final expense products.** Even with these changes, Living Promise will remain one of the most competitive final expense products in the marketplace:
  - The level benefit plan will experience a price increase for most cases
  - The graded benefit plan will experience a price decrease, which will better align the pricing with our guaranteed-issue direct-to-consumer product
- **Repricing our Term Life Express Non-Return of Premium (TLE Non-ROP) product**
- **Discontinuing sales of the Term Life Express 20-Year Return of Premium product**

As we look ahead to 2020, we remain committed to the brokerage market.

- On the **fully-underwritten life** side, we have a strong IUL portfolio, consisting of a client-friendly, low-cost accumulation IUL and a competitively-priced protection IUL.
- Our **simplified-issue life portfolio** continues to be robust. With the November 1, 2019 introduction of IUL Express, we now offer a full portfolio of simplified-issue products, including IUL Express, GUL Express, Term Life Express, Living Promise Whole Life, Children's Whole Life and Guaranteed ADvantage accidental death. We will be furthering our commitment to this market in early January when we introduce Automated Underwriting, our instant decision tool, for Term Life Express and enhancing our TLE eApplication screens.
- Our **long-term care, disability and critical illness** products will remain strong and will continue to be a focus in 2020.
- Our **annuity portfolio** will remain one of the strongest for growth and versatility - providing competitive rates on our deferred annuities and strong payouts on our income annuities.

At Mutual of Omaha, we look forward to providing you with strong financial solutions for your clients and continuing to be *your carrier for life*. As a mutual company, we are owned by our policyholders and it's our first and foremost responsibility to fulfill the promises we make to our customers.

Please refer to the [Frequently Asked Questions](#) document for more information, as well as transition rules. If you have any additional questions, please contact your Life Sales Director.

Sincerely,



**Tess Grace**

*Senior Vice President*

Brokerage Sales

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