

SERFF Tracking Number: MUTM-126626965 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
 Company Tracking Number: ASHLEY WILLIAMS
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40102-76
 Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - AFN40102-76 SERFF Tr Num: MUTM-126626965 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 45661

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: ASHLEY WILLIAMS State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Ashley Williams Disposition Date: 07/01/2010

Date Submitted: 05/13/2010 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN40102-76

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/01/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/01/2010

Created By: Ashley Williams

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Williams

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Website Pages: AFN40102-76

AFN40102-77

AFN40102-79

SERFF Tracking Number: MUTM-126626965 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
Company Tracking Number: ASHLEY WILLIAMS
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-76
Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

aw

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant
Regulatory Affairs 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska
Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance
Omaha, NE 68175 Group Name: State ID Number:
(402) 351-6420 ext. [Phone] FEIN Number: 47-0322111

Filing Fees

SERFF Tracking Number: MUTM-126626965 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
 Company Tracking Number: ASHLEY WILLIAMS
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40102-76
 Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/01/2010	07/01/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/17/2010	05/17/2010	Ashley Williams	06/30/2010	06/30/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing status	Note To Filer	Stephanie Fowler	06/30/2010	06/30/2010

SERFF Tracking Number: MUTM-126626965 *State:* Arkansas
Filing Company: United of Omaha Life Insurance Company *State Tracking Number:* 45661
Company Tracking Number: ASHLEY WILLIAMS
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-76
Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Disposition

Disposition Date: 07/01/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-126626965 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
 Company Tracking Number: ASHLEY WILLIAMS
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40102-76
 Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed	Yes
Form	Website Page	Filed	Yes
Form	Website Page	Filed	Yes
Form	Website Page	Filed	Yes

SERFF Tracking Number: MUTM-126626965 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
Company Tracking Number: ASHLEY WILLIAMS
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-76
Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/17/2010
Submitted Date 05/17/2010
Respond By Date 06/17/2010

Dear Carly Cole,

This will acknowledge receipt of the captioned filing. The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each advertising piece.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: MUTM-126626965 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
Company Tracking Number: ASHLEY WILLIAMS
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-76
Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/30/2010
Submitted Date 06/30/2010

Dear Stephanie Fowler,

Comments:

Additional fees have been submitted.

Response 1

Comments: Additional fees have been submitted.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Ashley Williams

SERFF Tracking Number: MUTM-126626965 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
Company Tracking Number: ASHLEY WILLIAMS
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-76
Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Note To Filer

Created By:

Stephanie Fowler on 06/30/2010 09:44 AM

Last Edited By:

Stephanie Fowler

Submitted On:

07/01/2010 04:36 PM

Subject:

Filing status

Comments:

We need a response to our 5/27/10 objection letter. I will keep this filing open until 7/7/10.

SERFF Tracking Number: MUTM-126626965 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
 Company Tracking Number: ASHLEY WILLIAMS
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40102-76
 Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Form Schedule

Lead Form Number: AFN40102-76

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 07/01/2010	AFN40102-76	Advertising	Website Page	Initial		0.000	AFN40102-76.pdf
Filed 07/01/2010	AFN40102-77	Advertising	Website Page	Initial		0.000	AFN40102-77.pdf
Filed 07/01/2010	AFN40102-79	Advertising	Website Page	Initial		0.000	AFN40102-79.pdf



Medicare Supplement Insurance

Nebraska

(800) 931-8908

or [Connect with an Agent](#)

Learn

- [Medicare Basics](#)
- [Medicare Supplement Basics](#)
- [Glossary](#)

Plan

- [The Benefits of Owning a Policy](#)
- [Selecting a Policy](#)
- [Why Choose Us?](#)
- [\[Get a Quote\]](#)

[Print](#)
[E-mail](#)
[Share](#)

The Benefits of Owning a Medicare Supplement Insurance Policy

With all the choices you have for your health care coverage, it's important to understand how each one works, its benefits and your share of the costs. Here's a brief look at how Medicare supplement insurance differs from other coverage, including Medicare Advantage Plans.

Low Out-of-pocket Costs

Every year, your Medicare supplement insurance policy benefits coordinate with your Medicare benefits to help you meet your eligible health care expenses, depending on the plan you choose. What's more, you can be sure your benefits won't decrease.

Find out how other health plans work before joining. Some annually change their benefit structure, which can decrease your benefits and increase your out-of-pocket costs, so budget wisely.

Keep Your Doctors and Hospitals

With your Medicare supplement insurance policy, you alone select all your health care providers to use whenever and wherever you choose. You don't have to worry about your doctor or hospital leaving a provider network at any time. And, you never need a referral to see a specialist.

Other health care plans may have local networks that possibly could prevent you from receiving care from the people you've grown to know and trust. Read each plan closely. Some let you see anyone as long as the provider accepts the plan's payment terms. Others let you go outside the network, but you pay for services yourself and usually pay more for them. Providers can leave and join networks.

Coverage is Guaranteed Renewable

Your Medicare supplement insurance policy cannot be cancelled. It will be renewed as long as you pay the premiums on time and make no material misrepresentations (premiums are subject to change).

Contracts between the government and some health plans are reviewed annually. As a result, plans may change or not be renewed, forcing members to choose another health care option.

Providers Accept Patients with Medicare Supplement Insurance

Your Medicare supplement policy enables you to see any doctor or provider who accepts Medicare.

On the other hand, not all providers in a health plan network take new patients or accept its payment terms. Talk with your doctors about their relationship with a health plan before joining.

Your Coverage Goes with You

Just like Medicare, your Medicare supplement covers your health care needs anywhere in the United States. Some Medicare supplement plans even provide limited medically necessary emergency care outside the country. That way, you can confidently travel or live part of the year anywhere you choose.

With some other health care plans, there may be charges for care no matter where you go. Carefully check all the plan's travel rules and restrictions.

Guaranteed Issue Coverage

Sometimes when you apply for Medicare supplement coverage, you don't answer any questions about your health and your policy is guaranteed issue. One time is during your Medicare open enrollment period. Some other times are when:*

- > You or your Medicare Advantage/Private Fee for Service plan move out of the service area
- > Your employer discontinues its group retiree health coverage
- > You leave a Medicare Advantage plan within a year of joining and return to Medicare

*For more situations, see the [Guide to Health Insurance for People with Medicare](#).

Get a [free rate quote](#) on our Medicare supplement plans.

Want a Quote?
It's fast and easy! Get instant results with no cost or obligation.

[Get a Quote](#)

To schedule an appointment, call toll free
(800) 931-8908
or

[Connect with an Agent](#)

First Name Last Name
 Address
 City
 Nebraska ZIP
 - -
 E-mail

What is your age?
 65

Current customer?
 yes no

Best time to Connect
 1 : 00 PM

Comments or questions?

This is used as a source of leads for the solicitation of insurance. By returning this form you are requesting to have an insurance agent contact you by telephone to provide additional information.

[Get Connected](#)

Free Information Kit
Request yours today!

- Learn**
- [Medicare Basics](#)
 - [Medicare Supplement Basics](#)
 - [Glossary](#)
- Plan**
- [The Benefits of Owning a Policy](#)
 - [Selecting a Policy](#)
 - [Why Choose Us?](#)
 - [Get a Quote](#)

Print E-mail Share

Selecting a Medicare Supplement Insurance Policy

Buying a Medicare supplement insurance policy is an important decision. All companies offer the same plans so your choice is primarily based on three factors:

1. The plan you want at a price you can afford
2. The company's ability to pay its claims
3. The company's service before and after the sale

Be sure to compare Medicare supplement insurance policies because costs can vary widely from one insurer to another.

Choose the benefits that are important to you.

Consider your current health care needs, as well as in preparation for future health care needs. Medicare supplement insurance policies can pay all or part of these expenses. Before you begin any policy evaluation, review these benefits.

Basic Benefits

All Medicare supplement insurance policies include these basic benefits:

- > Hospitalization: Medicare Part A coinsurance and coverage for 365 additional days after Medicare benefits end
- > Hospice Care: Outpatient prescription drug copayment and inpatient respite care coinsurance
- > Medical Expenses: Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) for physician's services and supplies, physical and speech therapy and ambulance service; copayments for hospital outpatient services
- > Blood: First 3 pints of blood each year

Additional Benefits Vary by Plan

Each plan offers a combination of the following benefits. Which ones do you want your policy to pay?

- > Medicare-approved skilled nursing facility copayment
- > Medicare Part A hospital deductible
- > Medicare Part B physician services and supplies deductible
- > Medicare Part B excess charges (includes services such as hospital stays exceeding 90 days)
- > Emergency care when traveling out of the country

[Compare all the plans and benefits.](#)

See the Plans and Premiums Offered in Your State

Our Medicare supplement insurance policy can help you meet your needs. With a Medicare supplement plan, you:

- > Keep your doctors and health care providers
- > See specialists without referrals
- > Don't pay additional fees with our plan, only your premiums

Add our helpful U.S.-based customer service staff and affordable premiums, and you have the financial value and security you seek.

Want a Quote?
It's fast and easy! Get instant results with no cost or obligation.

[Get a Quote](#)

To schedule an appointment, call toll free **(800) 931-8908** or

[Connect with an Agent](#)

First Name Last Name

Address

City

Nebraska ZIP

E-mail

What is your age?
65

Current customer?
 yes no

Best time to Connect
1 : 00 PM

Comments or questions?

This is used as a source of leads for the solicitation of insurance. By returning this form you are requesting to have an insurance agent contact you by telephone to provide additional information.

[Get Connected](#)

Free Information Kit
Request yours today!



Neither Mutual of Omaha Insurance Company, United World Life Insurance Company or United of Omaha Life Insurance Company nor their Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

Medicare supplement insurance policies MM20, MM21, MM22, MM23, MM24, MM25 (in FL, MM20-21653, MM22-21654, MM23-21655, MM24-21656; in NY, MM20-21669, MM21-21670, MM22-22407, MM23-22408, MM24-21671, MM25-21672); UM20, UM21, UM22, UM23, UM24 (in ID, UM20-21698, UM23-21699, UM24-21700; in NC, UM20-21719NC, UM23-21720NC, UM24-21721NC; in OK, UM20-21746, UM23-21747, UM24-21748; in OR, UM20-21610, UM23-21613, UM24-21614, in TX, UM20-21760, UM23-21761, UM24-21762); WM20, WM21, WM22, WM23, WM24, WM25 (in PA, WM20-21836, WM21-21837, WM22-21838, WM23-21839, WM24-21840, WM25-21841) or state equivalent are underwritten by Mutual of Omaha Insurance Company, United World Life Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

Mutual of Omaha Insurance Company is licensed nationwide. United World Life Insurance Company is licensed nationwide except in CT and NY. United of Omaha Life Insurance Company is licensed nationwide except in NY. Each company is responsible for its own financial obligations. This insurance has exclusions, limitations and reductions. Your Medicare supplement insurance policy will not pay for: any expense incurred before your policy date; services for which no charge is made when there is no insurance; or expense paid for by Medicare. Coverage may vary by state. In CO, LA, MD, ME, MO, NY and TX, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy (all Plans in ME; Plans A and C in MD; Plan A in Texas) regardless of your age. In NC, premiums are based on attained age, which means they will increase each year until age 90.

In NY, this policy meets the minimum standards for Medicare supplement insurance policies as defined by the New York State Insurance Department. The expected benefit loss ratio for the policy is 65%. This ratio is the portion of future premiums, which the Company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE – YOU HAVE THE RIGHT TO OBTAIN A COPY OF THE NAIC HEALTH & HUMAN SERVICES "A GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE." THE GUIDE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE, YOUR STATE INSURANCE DEPARTMENT OR FROM ANY INSURER.**



Medicare Supplement Insurance

Illinois

(800) 931-8908

or [Connect with an Agent](#)

Learn

- [Medicare Basics](#)
- [Medicare Supplement Basics](#)
- [Glossary](#)

Plan

- [The Benefits of Owning a Policy](#)
- [Selecting a Policy](#)
- [Why Choose Us?](#)
- [\[Get a Quote\]](#)

Print
 E-mail
 Share

Why choose us for your Medicare supplement insurance?

A Mutual of Omaha company since 1926, United of Omaha Life Insurance Company offers a diversified portfolio of life insurance, fixed annuities and other insurance, including Medicare supplement policies. When you own a United of Omaha Medicare supplement insurance policy, you get the reputation of Mutual of Omaha and its affiliates, which have been providing quality insurance and financial products since 1909.

Value-added Customer Service

- > Medicare supplement Parts A and B electronic claims processing eliminates your paperwork hassles
- > Friendly, professional and knowledgeable customer care representatives

Want a Quote?
It's fast and easy! Get instant results with no cost or obligation.

[Get a Quote](#)

To schedule an appointment, call toll free

(800) 931-8908

or

[Connect with an Agent](#)

First Name Last Name

Address

City

Illinois ZIP

- -

E-mail

What is your age?
65

Current customer?
 yes no

Best time to Connect
1 : 00 PM

Comments or questions?

This is used as a source of leads for the solicitation of insurance. By returning this form you are requesting to have an insurance agent contact you by telephone to provide additional information.

[Get Connected](#)

Our Industry Ratings

Rating Company	United of Omaha Life Insurance Company
A.M. Best Company, Inc. (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 Monday, May 10, 2010

Have the financial value and security you seek in your health care coverage with a United of Omaha Life Insurance Company Medicare supplement policy.

Free Information Kit
Request yours today!

Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

Medicare supplement policy forms UM20, UM21, UM22, UM23, UM24 (in ID, UM20-21698, UM23-21699, UM24-21700; in NC, UM20-21719NC, UM23-21720NC, UM24-21721NC; in OK, UM20-21746, UM23-21747, UM24-21748; in OR, UM20-21610, UM23-21613, UM24-21614; in TX, UM20-21760, UM23-21761, UM24-21762; in WI, UM25) are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. This policy has exclusions, limitations and reductions. Coverage may vary by state. An outline of coverage is available upon request. For cost and complete details of coverage, contact a local United of Omaha insurance agent or office. The Guide to Health Insurance for People with Medicare is also available from your state Department of Insurance or the Centers of Medicare and Medicaid Services. Your Medicare supplement insurance policy will not pay for: any expense incurred before your policy date; services for which no charge is made when there is no insurance; or any expense paid for by Medicare. In MO, TX and WI, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy (Plan A in TX) regardless of your age. In NC: Premiums are based on attained age, which means they will increase each year until age 90. Premiums may also change based on your class.

SERFF Tracking Number: MUTM-126626965 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45661
Company Tracking Number: ASHLEY WILLIAMS
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-76
Project Name/Number: Medicare Supplement Advertising /AFN40102-76

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Memorandum of Variability	Filed	07/01/2010
Comments:		
Attachments:		
AFN40102-76 (MoV).pdf		
AFN40102-77 (MoV).pdf		
AFN40102-79 (MoV).pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40102-76

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Explanation

"Connect with an Agent" button

located upper right of top banner

This button either will be:

1. Left in for consumers to complete a form to request that an agent contact them, or
2. Removed completely to test not having this call-to-action on this page

"Want a Quote" function box

located upper right side under banner

This function box either will be:

1. Left in for consumers to complete the quote, or
2. Removed completely to test not having this call-to-action on this page

"Get a Quote" link

located upper left side under "Plan"

This link either will be:

1. Left in for consumers to complete the quote, or
2. Removed completely to test not having this call-to-action on this page

"To schedule an appointment..." section

located under "Get a Quote" button.

This entire section either will be:

1. Left in for consumers to call or complete the form to request to be contacted by a licensed agent, or
2. Removed completely to test not having this call-to-action on this page

"Free Information Kit" request

located right side, lower section of page

This request section either will be:

1. Left in for consumers to complete a form to request a kit, or
2. Removed completely to test not having this call-to-action on this page

VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40102-77

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Explanation

"Connect with an Agent" button

located upper right of top banner

This button either will be:

1. Left in for consumers to complete a form to request that an agent contact them, or
2. Removed completely to test not having this call-to-action on this page

"Want a Quote" function box

located upper right side under banner

This function box either will be:

1. Left in for consumers to complete the quoter, or
2. Removed completely to test not having this call-to-action on this page

"Get a Quote" link

located upper left side under "Plan"

This link either will be:

1. Left in for consumers to complete the quoter, or
2. Removed completely to test not having this call-to-action on this page

"To schedule an appointment..." section

located under "Get a Quote" button.

This entire section either will be:

1. Left in for consumers to call or complete the form to request to be contacted by a licensed agent, or
2. Removed completely to test not having this call-to-action on this page

"Free Information Kit" request

located right side, lower section of page

This request section either will be:

1. Left in for consumers to complete a form to request a kit, or
2. Removed completely to test not having this call-to-action on this page

VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40102-79

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Explanation

"Connect with an Agent" button

located upper right of top banner

This button either will be:

1. Left in for consumers to complete a form to request that an agent contact them, or
2. Removed completely to test not having this call-to-action on this page

"Want a Quote" function box

located upper right side under banner

This function box either will be:

1. Left in for consumers to complete the quoter, or
2. Removed completely to test not having this call-to-action on this page

"Get a Quote" link

located upper left side under "Plan"

This link either will be:

1. Left in for consumers to complete the quoter, or
2. Removed completely to test not having this call-to-action on this page

"To schedule an appointment..." section

located under "Get a Quote" button.

This entire section either will be:

1. Left in for consumers to call or complete the form to request to be contacted by a licensed agent, or
2. Removed completely to test not having this call-to-action on this page

"Our Industry Ratings" table

table located mid-page

This table either will:

- 1) Show 1 company rating information
- 2) Show 2 company rating information
- 3) Show 3 company rating information
- 4) Show 0 company rating information

"Free Information Kit" request

located right side, lower section of page

This request section either will be:

1. Left in for consumers to complete a form to request a kit, or
2. Removed completely to test not having this call-to-action on this page