

SERFF Tracking Number: MUTM-128425562 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number:  
Company Tracking Number: VERONICA BOOTH  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: Medicare Supplement Advertising - UC8113\_0512  
Project Name/Number: Medicare Supplement Advertising / UC8113\_0512

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UC8113\_0512 SERFF Tr Num: MUTM-128425562 State: Arkansas

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

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: VERONICA BOOTH State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Disposition Date: 06/05/2012  
Authors: Veronica Booth, Melanie Worth

Date Submitted: 06/01/2012 Disposition Status: Filed-Closed  
Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising

Project Number: UC8113\_0512

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Veronica Booth

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Direct Response Mail Advertising

Medicare Supplement Advertising

UC8113\_0512

UL5481

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/05/2012

State Status Changed: 06/05/2012

Created By: Veronica Booth

Corresponding Filing Tracking Number:

SERFF Tracking Number: MUTM-128425562 State: Arkansas  
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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.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division  
For Questions, please contact Melanie Worth  
Phone: 402-351-4260; Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com  
State Narrative:

## Company and Contact

### Filing Contact Information

Melanie Worth, Product & Advertising melanie.worth@mutualofomaha.com  
Compliance Analyst  
Mutual of Omaha 402-351-4260 [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) 351-6910 ext. [Phone] FEIN Number: 47-0322111  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00

SERFF Tracking Number: MUTM-128425562 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number:  
Company Tracking Number: VERONICA BOOTH  
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010  
Standard Plans 2010  
Product Name: Medicare Supplement Advertising - UC8113\_0512  
Project Name/Number: Medicare Supplement Advertising / UC8113\_0512  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$100.00	06/01/2012	59625702

SERFF Tracking Number: MUTM-128425562 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/05/2012	06/05/2012

*SERFF Tracking Number:* MUTM-128425562      *State:* Arkansas  
*Filing Company:* United of Omaha Life Insurance Company      *State Tracking Number:*  
*Company Tracking Number:* VERONICA BOOTH  
*TOI:* MS08I Individual Medicare Supplement -      *Sub-TOI:* MS08I.001 Plan A 2010  
Standard Plans 2010  
*Product Name:* Medicare Supplement Advertising - UC8113\_0512  
*Project Name/Number:* Medicare Supplement Advertising / UC8113\_0512

## **Disposition**

Disposition Date: 06/05/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

**Lead Form Number: UC8113\_0512**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/05/2012	UC8113_0512	Advertising Brochure		Initial		0.000	UC8113_0512_for graphics2.pdf
Filed-Closed 06/05/2012	UL5481	Advertising Letter		Initial		0.000	UL5481_for graphics2.pdf

## IT'S EASY TO APPLY RIGHT NOW!

1. Review the enclosed Outline of Coverage then check the box on your application to select the plan that best meets your needs.
2. Complete all required sections on your application as well as any required forms.
3. Sign and return your signed application and first month's premium in the postage-paid envelope provided.

Ready to apply right now? We can take your application right over the telephone. Call toll free:  
**[1-800-467-4207]**  
to speak to a licensed agent\* in your state.

### IMPORTANT — FOR YOUR SECURITY

DO NOT CANCEL ANY EXISTING COVERAGE until you receive your new insurance policy and you are sure it's right for you.

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. **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.** United of Omaha Life Insurance Company is licensed nationwide, except in NY and is solely responsible for its financial and contractual obligations. Policy forms: UM20, UM21, UM22, UM23, UM24 and UM30 or state equivalent. In NC: UM20-21719NC, UM23-21720NC, UM24-21721NC and UM30-22567NC; in OK: UM20-21746, UM23-21747, UM24-21748 and UM30-22579; in OR: UM20R-21749, UM23R-21750, UM24R-21751 and UM30R-22581; in WA: UM20R-24091, UM23R-24092, UM24R-24093; in WI: UM25. Not all policy forms may be available in every state. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent\* or write to the company. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age. IMPORTANT NOTICE – “A CONSUMER’S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE” MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM UNITED OF OMAHA LIFE INSURANCE COMPANY.

GA residents: THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE DOES NOT COVER.

NC residents: Premiums are based on attained age meaning they will increase each year.

\*WA residents: All references to “agent” should be replaced with “producer.”

**This is a solicitation of insurance and a licensed agent (in WA: producer) may contact you by telephone to provide additional information.**

Review the highlights  
then choose your plan.

2

With PRICE plus SERVICE and STABILITY behind us ...

# WE CAN HELP MAKE THIS ONE OF THE EASIEST DECISIONS EVER.

- ✓ FREEDOM TO CHOOSE your health care providers
- ✓ VIRTUALLY NO PAPERWORK
- ✓ QUICK CLAIMS PAYMENT
- ✓ COVERAGE THAT EXPANDS with any change in Medicare
- ✓ EASY APPLICATION



UNITED OF OMAHA LIFE  
INSURANCE COMPANY  
A MUTUAL of OMAHA COMPANY

UC8113\_0512

# MEDICARE SUPPLEMENT INSURANCE

## AT RATES PRICED TO FIT YOUR BUDGET!

[Questions? Call us toll-free]

**[1-800-467-4207]**

[Or visit us at [www.mutualofomaha.com](http://www.mutualofomaha.com)]

<b>WHEN TO CHOOSE YOUR MEDICARE SUPPLEMENT INSURANCE POLICY</b>	<p>The best time to buy a Medicare supplement insurance policy is during your Open Enrollment period. This period lasts for six months and begins on the first day of the month in which you're both age 65 or older and enrolled in Medicare Part B (some states may have additional open enrollment rights under state law).</p> <p>During this period, you can't be turned down or made to answer any health questions for any Medicare supplement insurance policy; made to wait for coverage (except in limited circumstances); or be charged more because of any past or present health conditions.</p>
<b>YOU CAN CHANGE YOUR POLICY IF NEEDED</b>	<p>Over time, you might want to change from one Medicare supplement insurance policy to another in order to:</p> <ul style="list-style-type: none"><li>• Reduce your premiums, or</li><li>• Adjust the benefits if you need more or less.</li></ul>
<b>BE SURE TO ENROLL IN MEDICARE PART B FIRST</b>	<p>If you don't enroll in Medicare Part B when you're first eligible (or during the special open enrollment period), you may have to pay a higher monthly premium for your Medicare Part B.</p>
<b>APPLY NOW, EVEN IF YOU HAVE EMPLOYER HEALTH COVERAGE</b>	<p>To protect yourself from a lapse in health coverage, apply for Medicare supplement insurance before your current health coverage ends. You can choose to start your coverage the day after your current plan ends.</p>
<b>YOU ONLY NEED ONE POLICY</b>	<p>Once you have a Medicare supplement insurance policy, it's illegal for an insurance company to sell you a second policy unless you tell them in writing that you intend to cancel the first policy. However, don't cancel your old policy until the new one is in place and you decide to keep it.</p>

<b>FREEDOM TO CHOOSE YOUR OWN DOCTORS AND HOSPITALS</b>	<p>Unlike other kinds of health plans for Medicare beneficiaries, your Medicare supplement insurance policy enables you to see <i>any</i> doctor or hospital that accepts Medicare patients. And, there are no networks and no referrals needed.</p>
<b>YOUR POLICY CAN'T BE CANCELED</b>	<p>Your policy will be renewed as long as your premiums are paid on time and the information on your application is correct.</p>
<b>NO RATE INCREASES FOR TOO MANY CLAIMS</b>	<p>Your premium will never be raised due to changes in your health or the number of claims you make. Premiums may raise only if we raise the premium for all policies like yours in the same geographic area of the state where you live.</p>
<b>LEARN ABOUT OUR HOUSEHOLD DISCOUNT</b>	<p>You may be eligible for a household discount. Review the enclosed application to see if you qualify for a discounted premium.</p>
<b>AUTOMATICALLY COVERS MEDICARE CHANGES</b>	<p>There's no need to worry about changes in Medicare. If Medicare deductibles and copayments go up, your Medicare supplement benefits automatically increase to cover the changes. Benefits are not paid for any expense paid by Medicare.</p>
<b>BENEFITS START IMMEDIATELY</b>	<p>There's no waiting period for pre-existing conditions and benefits will be paid from the time your policy is in force. A pre-existing condition is a health problem you had before the policy effective date.</p>
<b>WHAT ISN'T COVERED</b>	<p>Medicare supplement insurance policies don't cover long-term care (such as nursing home care), private-duty nursing, vision or dental care, hearing aids and eyeglasses.</p>

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY  
Mutual of Omaha Plaza, Omaha, NE 68175



## [GET A MEDICARE SUPPLEMENT INSURANCE POLICY WITH COMPETITIVE RATES ... FROM A HIGHLY RATED COMPANY ... WITH FRIENDLY, PROFESSIONAL SERVICE]

### MEDICARE ELIGIBLE CITIZEN:

[Sample A. Sample]  
[1234 Sample Street]  
[Unit 123]  
[Sampletown, USA 12345-6789]  
|||||BARCODE(FPO)|||

**The first step in choosing  
your Medicare supplement  
insurance policy.**

**All you need is enclosed.**

[Dear Sample A. Sample,]

### **It's no secret: while Medicare is a vital benefit, it may not pay for everything.**

If you're over age 65, you know that Medicare deductibles, copayments and non-covered charges can add up quickly. That's why a Medicare supplement insurance policy is so important. Medicare supplement insurance policies can help pay for the costs that may not be covered by Medicare.

Each insurance company offering Medicare supplement insurance policies in your area must follow federal and state laws designed to protect you. Each company can only sell you a Medicare supplement insurance policy labeled Plan A – N, but can choose which plans to offer. That means all plans are the same except for price. While the plan benefits are the same, each company charges different prices for exactly the same coverage. So, what should you look for when shopping for Medicare supplement insurance?

### **WHEN LOOKING FOR MEDICARE SUPPLEMENT INSURANCE, PRICE IS ONE THING TO CONSIDER AND WE THINK YOU'LL CHOOSE UNITED OF OMAHA LIFE INSURANCE COMPANY.**

A United of Omaha Life Insurance Company Medicare supplement insurance policy can be yours at a rate priced to fit your budget. So, review the enclosed information and we believe you'll find we offer an incredible value. Here are sample rates\* for two of our plans available in your area.

PLAN	[MALE]		[FEMALE]	
	[Non-Tobacco]	[Tobacco]	[Non-Tobacco]	[Tobacco]
[Plan F]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]
[Plan G]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]

\*Example rates are based on your ZIP code and are subject to change. Please see the enclosed Outline of Coverage for complete premium rates and policy information. [In LA, during open enrollment, tobacco users may receive non-tobacco ratings.] [Gender rating is not a factor in MT.] [Above rates do not include any specific discounts.]

[PLUS ... you may qualify for a [X%] **household premium discount** explained in the enclosed brochure.]

### **LOOK AT ALL THESE MEDICARE SUPPLEMENT INSURANCE POLICY BENEFITS ...**

- **Freedom to Choose Your Own Doctors and Hospitals** — no networks or referrals. See any doctor or hospital that accepts Medicare patients.
- **You Cannot Be Cancelled or Charged Higher Premiums for Too Many Claims.**
- **Coverage Expands to Stay in Step with Medicare Changes.**
- **Benefits Start Immediately** — if you're already on Medicare and your application is accepted.

*(over, please)*

**IT'S AS EASY AS 1 ... 2 ... 3 TO APPLY RIGHT NOW.**

Everything you need to apply for this coverage is enclosed and numbered "1, 2, 3." You can be covered as soon as your application is approved. There is no waiting period.

**NO RISK OR OBLIGATION.**

Once you're approved, you'll have 30 days to make sure you're satisfied. If you're not happy for any reason, simply cancel your policy for a full refund of any premiums you've paid (less any claims). **Considering how easy it is** and all you have to gain — we look forward to receiving your completed application very soon.

Sincerely,



[John R. O'Malley]

[Director, Marketing Services and Licensed Agent]

>> It's easy to apply - call toll-free: [1-800-467-4207] to speak to a licensed agent\* in your state.

P.S. It's important to have confidence in your insurance company. [United of Omaha Life Insurance Company is rated [A+ SUPERIOR] [(as of 03/2012)] by A.M. Best Rating Company, for overall financial strength and ability to meet ongoing obligations to policyholders.]

**[Questions? Call toll-free for Straight Answers: [1-800-467-4207]]**

[Monday - Thursday 7:00 a.m. - 8:00 p.m. • Friday 7:00 a.m. - 7:00 p.m. • Saturday 7:30 a.m. - 4:00 p.m. C.T.]

**[or visit us at [www.mutualofomaha.com](http://www.mutualofomaha.com)]**

**IMPORTANT INFORMATION FOR YOUR PROTECTION**

DO NOT CANCEL YOUR EXISTING COVERAGE until you receive your new insurance policy and you are sure it's right for you. Just complete and return the enclosed application and satisfy the application process. If you are not 100% satisfied, you can return your policy within 30 days for a full refund. Any premium payments, less claims paid, will be promptly refunded.

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. **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.** United of Omaha Life Insurance Company is licensed nationwide, except in NY and is solely responsible for its financial and contractual obligations. Policy forms: UM20, UM21, UM22, UM23, UM24 and UM30 or state equivalent. In NC: UM20-21719NC, UM23-21720NC, UM24-21721NC and UM30-22567NC; in OK: UM20-21746, UM23-21747, UM24-21748 and UM30-22579; in OR: UM20R-21749, UM23R-21750, UM24R-21751 and UM30R-22581; in WA: UM20R-24091, UM23R-24092, UM24R-24093; in WI: UM25. Not all policy forms may be available in every state. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent\* or write to the company. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age. **IMPORTANT NOTICE – "A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE" MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM UNITED OF OMAHA LIFE INSURANCE COMPANY.**

GA residents: THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE DOES NOT COVER.

NC residents: Premiums are based on attained age meaning they will increase each year.

\*WA residents: All references to "agent" should be replaced with "producer."

**This is a solicitation of insurance and a licensed agent (in WA: producer) may contact you by telephone to provide additional information.**

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Standard Plans 2010  
Product Name: Medicare Supplement Advertising - UC8113\_0512  
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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Memorandums of Variable Material	Filed-Closed	<b>Date:</b> 06/05/2012
<b>Comments:</b>		
<b>Attachments:</b>		
UC8113_0512 MOV.pdf		
UL5481 MOV.pdf		

**VARIABLE MATERIAL FOR ADVERTISING FORM**

**UC8113\_0512**

*The following information in the aforementioned advertisement is bracketed to denote variable fields*

<p>1<sup>st</sup> inside page – insider cover above first panel</p>	<p>One of the following statements will be used:</p> <ul style="list-style-type: none"> <li>a) Questions? Call us toll free [1-800-467-4207]</li> <li>b) Apply over the phone, call toll free [1-800-467-4207]</li> </ul> <p>Phone number may change</p>
<p>1<sup>st</sup> inside page – insider cover above first panel, underneath phone number</p>	<p>One of the following statements will be used:</p> <ul style="list-style-type: none"> <li>a) Or visit us at [www.mutualofomaha.com]</li> <li>b) For more information or to apply online, visit us at [www.mutualofomaha.com]</li> <li>c) Apply online at [www.mutualofomaha.com]</li> </ul> <p>Option “b” and “c” above are future options when Company websites support online applications. Appropriate actions will be taken to ensure application and other materials are compliant and approved by the state(s). This URL or an approved Company website URL will be used or no website URL will appear.</p>
<p>1<sup>st</sup> inside page – insider cover – first box</p>	<p>One of the following options will be used:</p> <p><u>OPTION A: (used for pre-65 mailings)</u></p> <p><b>WHEN TO CHOOSE YOUR MEDICARE SUPPLEMENT INSURANCE POLICY</b></p> <p>The best time to buy a Medicare supplement insurance policy is during your Open Enrollment period. This period lasts for six months and begins on the first day of the month in which you’re both age 65 or older and enrolled in Medicare Part B (some states may have additional open enrollment rights under state law).</p> <p>During this period, you can’t be turned down or made to answer any health questions for any Medicare supplement insurance policy; made to wait for coverage (except in limited circumstances); or be charged more because of any past or present health conditions.</p> <p><u>OPTION B: (used for 65+ mailings)</u></p> <p><b>WHY WOULD YOU WANT TO SWITCH TO A DIFFERENT MEDICARE SUPPLEMENT INSURANCE COMPANY OR POLICY</b></p> <p>Some reasons for switching may include:</p> <ul style="list-style-type: none"> <li>• You’re paying for plan benefits you don’t need</li> <li>• You need more plan benefits than you needed before</li> <li>• Your current Medicare supplement insurance policy has the right plan benefits, but you want to change your insurance company</li> <li>• Your current Medicare supplement insurance policy has the right plan benefits, but you want to find a policy that’s less expensive</li> </ul> <p>If you decide to switch, don’t cancel your first Medicare supplement insurance policy until you have decided to accept the new one.</p>
<p>Back panel – in the “It’s Easy to Apply Right Now!” box</p>	<p>One of the options (A) or (B) will appear:</p> <p><u>OPTION A:</u></p> <p style="text-align: center;">Have questions? Call toll-free: [1-800-467-4207]</p> <p><u>OPTION B:</u></p> <p style="text-align: center;">Ready to apply right now? We can take your application right over the telephone. Call toll-free: [1-800-467-4207] to speak to a licensed agent* in your state.</p>

**VARIABLE MATERIAL FOR ADVERTISING FORM**

**Form Number: UL5481**

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

Variable Location	Explanation
Top of letter, in center, above name, address	One of the following statements will be used: a) GET A MEDICARE SUPPLEMENT INSURANCE POLICY WITH COMPETITIVE RATES...FROM A HIGHLY RATED COMPANY...WITH FRIENDLY, PROFESSIONAL SERVICE b) APPLY NOW...MEDICARE SUPPLEMENT INSURANCE...FROM A HIGHLY RATED COMPANY...AND OUTSTANDING SERVICE c) CALL TODAY TO APPLY. TOLL-FREE: [1-800-467-4207] TO SPEAK TO A LICENSED AGENT IN YOUR STATE Phone number may change
[Dear Sample A. Sample,] – opening of letter	One of the following options will be used: a) Dear "Sample A. Sample" (for personalization) b) Dear "Friend"
[Plan] –chart towards bottom of page [Male], [Female]	Variable fields will be personalized for customers based on states allowing age, tobacco/non-tobacco and gender ratings. Chart may vary depending on: a) [Plan]-Plans presented may vary b) [Tobacco][Non-Tobacco] label-will be used in States utilizing tobacco/non-tobacco ratings—will be left off for states that do not allow tobacco/non-tobacco ratings c) [Male][Female]Gender label: will not be used for states that do not allow ratings based on gender—will use "Age 65" instead Rates used will be the current filed and approved rates with the state.
Disclosure verbiage under the rate chart	If used in LA, the following statement will be used, otherwise copy will be out: a) [In LA, during open enrollment, tobacco users may receive non-tobacco ratings.] If used in MT, the following statement will be used, otherwise will be left out: a) [Gender rating is not a factor in MT.] If a state does not offer a household discount, the following statement will be used, otherwise the copy will be out: a) [Above rates do not include any specific discounts]
[PLUS...you may qualify for [7%] household premium discount explained in the enclosed brochure.] – paragraph, 1 <sup>st</sup> page of letter, under chart	Will either appear for states allowing household premium discount or will not appear for states that do not allow the household premium discount.
[X%] – paragraph, 1 <sup>st</sup> page of letter, under chart	[X%] household premium discount percentage may vary.
Signature, Licensed Agent Name, Title [John R. O'Malley] [Director, Marketing Services] [Licensed Insurance Agent] –Mid Section of Page 2	First and last name of the licensed agent. Agent's position within the company. All solicitation letters will be signed by a licensed agent.
[United of Omaha Insurance Company is rated [A+ SUPERIOR][as of 03/2012] by A.M. Best...] – P.S. under licensed agent signature block	This entire line will either be a) left in b) or completely taken out Within the variable the rating and date attained will be updated as applicable
[IT'S EASY TO APPLY – CALL TOLL-FREE: 1-[800-467-4207] TO SPEAK TO A LICENSED AGENT* IN YOUR STATE located to right of signature block on 2 <sup>nd</sup> page of letter	One of the following phrases will be used: a) Please Return your Completed Application within 10 days –will be used in states that allow reply by date; will not be used in OR b) It's easy to apply – Call toll-free: 1-[800-467-4207] to speak to a licensed agent* in your state c) Need more information? Call [1-800-467-4270] Phone number may change.
[Questions? Call for Straight Answers: [1-800-467-4207] section, page 2, under signature block	One of the following phrases will be used: a) Questions? Call toll-free for straight answers: [1-800-467-4207] b) Apply over the phone. Call toll-free: [1-800-467-4207] c) It's easy to apply—call toll-free: [1-800-0000.] Phone number may change.
[Monday – Thursday..."] verbiage at bottom of page 2	Days and/or time may change.

“or visit us at [www.mutualofomaha]” – verbiage at bottom of page 2 above “Important Information” box

This URL or an approved Company website URL will be used or no website URL will appear. One of the following phrases will be used:

- a) or visit us at [www.mutualofomaha.com]
- b) Apply online at [www.mutualofomaha.com]
- c) Fill out and submit your application online at [www.mutualofomaha.com]

“Apply online at” or “Fill out and submit your application online at” are future options when Company websites support online applications. Appropriate actions will be taken to ensure application and other materials are compliant.