



Express AUGUST 13, 2025

Life Insurance

Failing to Plan Can Come at a Cost

Help Younger Clients Understand the Need for an LTC Rider

<u>Underwriting Corner: Risk Assessment and Pre-Approval</u>

Step inside the Simplified Issue Life Underwriting Corner as we unpack the critical role of risk assessment and answer frequently asked questions about our new pre-approval process.

Long-Term Care

How to Use the LTC Cost of Care Calculator in Your Sales Process

By making the numbers real-and pairing them with a Mutual of Omaha solution-you move the conversation from hesitation to action.

Overcoming the Top 5 Client Objections to LTC Insurance

Mutual of Omaha provides competitive pricing, flexible benefits, and strong financial ratings-giving you the confidence to answer objections and close the sale.

Critical Illness

<u>The Critical Illness Coverage Opportunity in High-Deductible</u> <u>Health Plans</u>

Mutual of Omaha's Critical Advantage turns high-deductible health plans from a financial risk into a manageable expense, providing clients with a tax-free lump sum to cover big out-of-pocket costs after a serious diagnosis.

<u>Turning a "Health Insurance Covers That" Comment into a Critical</u> Advantage Sale

With Mutual of Omaha's Critical Advantage, you can turn a quick objection into a powerful value proposition-and often, a sale.

Annuities

Flexibility is an Advantage

Take Advantage of the flexibility of Ultra Advantage FIA and the options available, all from a company your clients know and trust.

Mutual of Omaha Affiliate Companies: United of Omaha Life Insurance Company, United World Life Insurance Company, Omaha Insurance Company, Mutual of Omaha Medicare Advantage Company, and Omaha Health Insurance Company.

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