



Express

DECEMBER 17, 2025

Important Updates

[Important Contracting and Appointment Notice for Pennsylvania](#)

Important Pennsylvania contracting information

[Action Needed!](#)

Yearly 1099s are available online through Sales Professional Access (SPA), along with the last seven years of 1099 records.

Life Insurance

[Failing to Plan Can Come at a Cost](#)

Help Younger Clients Understand the Need for an LTC Rider

[IUL Express: Plan with Confidence](#)

Show your clients how Indexed Universal Life Express® offers fast coverage, flexibility, and growth potential-all backed by a trusted name.

Long-Term Care

[Inforce Rate Adjustments Effective March 1, 2026](#)

Mutual of Omaha actively monitors our inforce long-term care business, filing rate adjustments when necessary to ensure we keep our promises to policyholders and remain competitive in the marketplace.

[Why Inflation Protection Is a Critical Part of the Long-Term Care Conversation](#)

Our inflation protection options are designed to help clients maintain meaningful coverage years down the road-whether care is needed in 5, 10, or 20 years.

Why LTC Costs Are Rising — And How Smart Planning Preserves Peace of Mind

Planning early gives clients a financial buffer and confidence that their strategy can adapt as care needs evolve.

Critical Illness

Out-of-Pocket Costs Are Rising-Even with Health Insurance. Here's a Smarter Way to Prepare.

As healthcare costs rise, more families are looking for affordable solutions that fill the financial gaps health insurance leaves behind. The Critical Advantage portfolio gives producers a powerful, flexible tool to help clients stay financially secure during life's toughest moments.

Offer Critical Advantage when Selling Life Insurance

Ask about the types of protection the client has that could help cover the costs associated with an illness. Do they have enough protection to cover their loss of income for 3-6 months?

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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3300 Mutual of Omaha Plaza Omaha, NE 68175, US

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