



# **Express**

**JULY 16, 2025** 

#### Life Insurance

## You Can Help Bring Harmony to Your Clients Family

Use our IULs as a tool to help your clients determine how to pass the family business down to their next generation equally.

# More Than Life Insurance: The Living Benefits of Term Life Express

Discover how Term Life Express supports clients through life's toughest moments-at no extra cost.

#### **Long-Term Care**

### Inforce LTCi Rate Adjustments Effective October 1, 2025

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. We will implement the following inforce rate adjustments effective October 1, 2025.

# Positioning LTC Insurance as a Key Part of Retirement Planning

The earlier clients plan, the more affordable and flexible the coverage can be.

### **Critical Illness**

# Rising Out-of-Pocket Costs = Growing Need for Lump-Sum Protection

As out-of-pocket costs continue to climb, clients are looking for smart ways to protect their finances. Mutual of Omaha's Critical Advantage product is a simple, high-impact tool to help them do just that-and a strong opportunity for you to add value in every conversation.

# What Is Mutual of Omaha's Critical Advantage Product-And Who Is It Right For?

It's an easy cross-sell-and a great way to show clients you're thinking beyond just the basics.

#### **News**

# <u>Disaster Relief Notification - Texas Severe Storms, Straight-line</u> Winds, and Flooding

Please note important information regarding the Disaster Relief Notices for Texas.

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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