



# **Express**

**NOVEMBER 19, 2025** 

#### Life Insurance

## **Expense Allocation Method in United of Omaha Illustrations**

Following the NAIC Guidelines, United of Omaha Life Insurance Company is required to provide all of its producers with information about the expense allocation method used by the company in its illustrations.

## **NAIC Guidelines for Brokerage General Agents in New York**

Following the NAIC Guidelines, Companion Life Insurance Company is required to provide all of its producers with information about the expense allocation method used by the company in its illustrations.

## **Accidents Happen. Protect Your Clients.**

Your clients want to do whatever they can to protect their families. Help them continue that protection with Guaranteed ADvantage Accidental Death Insurance.

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

### **New Insights on Caregiving and LTC Coverage**

As we continue to recognize the importance of long-term care throughout this month, we invite you to take a closer look at the findings from our partnership study with CLTC and Amada Care.

#### **Critical Illness**

## **Boost Your Clients' Protection: Real Wins with Enhanced Coverage**

Help your clients have well-rounded health coverage by supplementing their existing coverage with cancer insurance.

## Non-Working Spouses and Critical Coverage-What You Should Know

With flexible coverage options, affordable premiums, and simplified underwriting, Critical Advantage ensures every member of the household-not just the wage earner-has access to meaningful protection.

#### News

# **2025 Year End Processing Deadline**

As we approach the close of 2025, our teams are working diligently to wrap up year-end business. Therefore, we want to share our identified cut-off date with you.

# **2025 Holiday Closing Dates**

To help you prepare for the end of the month, we've listed out the 2025 Holiday cut-off dates and the adjusted pay schedules for the upcoming Holidays.

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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