

Mutual of Omaha Financial Foundation Strong

5 Points to Share With Clients Who Ask

- Mutual of Omaha is financially strong and able to meet its obligations. Our overall investment exposure to the financial sector is modest and we have minimal direct exposure to the high-risk, sub prime mortgage and mortgage securities markets, which are at the heart of the country's current economic situation.
- At Mutual of Omaha, we take the promises we make to you and your clients very seriously. We closed 2007 in the strongest financial position in our history, with record gains in key financial measures and a record surplus of \$2.22 billion. These surplus funds represent security for our customers.
- We have not been significantly impacted by the disruption in the credit markets, which has been the catalyst for much of the recent market turmoil. We've consistently earned high marks from leading rating agencies such as A.M. Best, which in 2007 upgraded Mutual of Omaha's financial strength rating to A+ (Superior), the second highest of its 16 ratings. In its Oct. 13th edition, *Forbes* magazine listed Mutual of Omaha among five insurance companies with strong balance sheets and ratings.
- We invest our money prudently. We employ a disciplined investment strategy with a diversified portfolio of carefully selected investments.
- The vast majority of our portfolios are invested in bonds with high-quality credit ratings. More than 95 percent of the bonds we invest in are in the highest bond quality classifications.

