



Ready, Aim, Retire.

Market Instability – Where Does Mutual of Omaha Stand?

The recent upheaval on Wall Street has shaken many Americans' confidence in the strength and stability of our financial system. It's perfectly natural to ask yourself if the insurance companies you recommend to your clients will be there for the long haul and back the promises you make with every product you sell. Mutual of Omaha's financial foundation is very strong and continues to grow.

Strongest Financial Position

Mutual of Omaha ended 2007 in the [strongest financial position](#) in their history with record gains in key financial measures and a record statutory surplus of \$2.22 billion. They've consistently earned [high marks](#) from leading ratings agencies like A.M. Best, which upgraded Mutual of Omaha's financial strength rating to A+ (Superior), the second highest of its 16 ratings in 2007.

Disciplined Investment Strategy

A key to Mutual of Omaha's financial strength is their disciplined investment strategy and diversified portfolio of carefully selected investments. The majority of Mutual of Omaha's portfolios are invested in bonds with high-quality credit ratings.

A Company You Can Count On

As Mutual of Omaha enters its 100th year in business, they're a company you can count on for the strength and stability you and your clients demand in these uncertain times.

Mutual of Omaha Rated Highly by *Forbes*

Unlike many of Mutual of Omaha's competitors, they have not been impacted by the deterioration of the subprime credit market that has been the catalyst for much of the current market turmoil. In fact, Mutual of Omaha was listed in a recent *Forbes* magazine article as one of the safest insurance companies to do business with.

The following article was published in an online version of *Forbes* magazine as well as in the Oct. 13 print version.

[The Financial Crisis: Safety in Numbers](#)

Forbes magazine, Oct. 13, 2008

401k Toolbox[®] Active Management Can Protect Clients from Market Volatility

In today's uncertain financial environment many concerned participants may be asking their employers for advice about their retirement plans. This presents a fiduciary challenge and potential liability for your clients.

Help them protect their fiduciary responsibilities and offer participants one-on-one investment advice through [401k Toolbox[®] Manage It For Me[®]](#).

401k Toolbox is an Individually Managed Account (IMA) option that makes investment decisions on behalf of a participant and provides ongoing retirement account management consistent with the participant's retirement goals. As an "active" IMA option, 401k Toolbox will make investment decisions according to changing market conditions.

PMFM's Response to Market Turbulence

In a letter to PMFM clients, CEO Tim Chapman outlines the company's commitment to protect its investors in a down market through 401k Toolbox. If you would like to receive additional market perspective and communication from PMFM, please visit 401kToolbox.com to subscribe.

[Read the letter](#)

Guaranteed Accounts vs. Money Market Funds

Retail money market funds aren't immune to market changes and some were negatively impacted by recent losses from holdings in commercial paper issued by Lehman Brothers Holding, Inc. It's important to help clients understand the difference between money market funds and insurance company guaranteed accounts.

Although rare, losses of investment value in money market funds can occur. While money market funds try to maintain stability of principal, they are not able to guarantee that an investor won't lose money. Conversely, an insurance company guaranteed account offered in a retirement plan can guarantee rates of interest in addition to the principal value of the investment.

Mutual of Omaha's Guaranteed Account

Mutual of Omaha's Guaranteed Investment Contract (GIC) has never produced a loss or decline in value. The GIC is guaranteed by United of Omaha's well diversified general asset account.

Investment Strategy

United of Omaha's general asset account is invested in bonds and mortgages with high-quality credit ratings. They emphasize investments in those asset classes that can most effectively fund its insurance products while providing adequate risk-adjusted returns.

For both Mutual of Omaha and United of Omaha, 97 percent of the bonds are in the highest National Association of Insurance Commissioners (NAIC) bond quality classification – categories 1 and 2. As a testament to Mutual of Omaha's strong financial position, Moody's recently reaffirmed the organization's rating of Aa3 with a stable outlook.

[Learn More About Money Market Funds](#)

From *The Washington Post*



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Retirement Marketing Solutions, Inc. (RMS) is a national wholesaling organization that specializes in retirement products. With seasoned retirement experts located across the U.S., RMS provides sales support, proposal generation, education, enrollment support and ongoing services to independent brokers and advisors. RMS works diligently to develop relationships with select providers to secure quality products and competitive pricing arrangements on behalf of those who sell the products.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09 or 902-GAQC-09(OR) or 901-GAQC-07 or 901-GAQC-07(OR)) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY underwrites the group variable annuity (Form 900-GAQC-07(NY)). Each company accepts full responsibility for each of their respective contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account and the Lifetime Guaranteed Income Account as provided under the contract. Neither United of Omaha, Companion Life Insurance, nor their representatives or affiliates offers investment advice in connection with the contract.

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