

# Mutual of Omaha Financial Message Points

## To Help You Prepare For Questions From Clients

- 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, subprime mortgage and mortgage securities markets.
- At Mutual of Omaha, we take the promises we make to you and your clients very seriously. We closed 2009 with surplus of \$2.2 billion. These surplus funds represent security for our customers and ensures we have the ability to not just survive, but thrive in these difficult times.
- The leading rating agencies validate and reinforce Mutual of Omaha's financial strength. Standard & Poor's reaffirmed Mutual of Omaha's AA- (Very Strong) rating. A.M. Best reaffirmed Mutual of Omaha's A+ (Superior) financial strength rating as of June 30, 2009. As *Forbes* noted in its October 13, 2008 issue, A+ and better companies are best positioned to weather financial storms. The magazine even listed Mutual of Omaha as one of five "wise policies" due to our strong balance sheet and high rating.
- 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 94 percent of the bonds we invest in are in the highest bond quality classifications.
- Mutual of Omaha has a strong capital position and solid liquidity. We are profitable and fully able to meet our commitments to our policyholders. We said, "No, thank you," to federal bailout monies – we simply did not need it to maintain our financial strength.



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