



SECURITY BACKED BY FINANCIAL STRENGTH

In the complex world of insurance and financial services, our philosophy is simple: We keep our promises to our customers through sound business and investment practices.

Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company have consistently earned high ratings from nationally recognized, independent rating agencies.

Long-Term Financial Ratings	Mutual of Omaha United of Omaha
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) This rating is the second highest of 16.
Moody's Investors Service (for current financial strength and ability to withstand financial stress in the future)	Aa3 (Excellent) This rating is fourth highest of 21.
Standard & Poor's (for financial strength to meet obligations to policyholders)	AA- (Very Strong) This rating is fourth highest of 21.
Short-Term Financial Ratings	United of Omaha
Moody's Investors Service (for ability to repay senior short-term policyholder claims and obligations)	Prime -1 (Superior) This rating is highest of 3.
Standard & Poor's (for ability to meet financial commitments on short-term policy obligations)	A-1+ (Extremely Strong) This rating is highest of 6.

Ratings as of 4/28/08

Perspective on Our Ratings and Strengths

Rick Witt CFA, Executive Vice President and Chief Investment Officer

“As a mutual company, we don’t have stockholder pressure to post increased earnings each quarter. Instead, our focus is on the longer term, consistent with obligations to our customers that often last for decades. We make decisions that stand the test of time – decisions always made in the best interest of our policyholders.

“Our policyholders rely on our stability and our solid financial foundation gives them confidence

that we’ll be around to pay their obligations when we need to do so. That’s the most important consideration from everyone’s perspective.

“Other clear advantages include our widely recognized brand, our diversified investment and product portfolios, our associates and our integrity. We’ve always made our living on our reputation as the people who stand by their promises. As a company, we do what’s right.”