



Mutual of Omaha

# Medicare Supplement

## United World Medicare Supplements Offered Exclusively in States Listed Below

*Product*

Thank you for getting 2006 Medicare Supplement sales off to a great start! A key component of this year’s sales strategy is to create a more clearly focused marketing effort.

Please inform your sales teams that as of the effective dates in the listed states, only Medicare supplements underwritten by United World Life Insurance Company, an Mutual of Omaha affiliate, will be available for new business and conversions through individual agents.

### Impacted States

Only United World Medicare supplement applications dated on and after the effective date will be accepted for business in these states:

Effective Date	Impacted States			
July 1	Arkansas	Kentucky	Minnesota	Tennessee
	Colorado	Louisiana	New Hampshire	Wisconsin
	Georgia	Maryland	Ohio	West Virginia
	Kansas	Michigan	South Carolina	
Aug. 1	Florida	Indiana	New Mexico	
	Idaho	Nevada	North Carolina	
Sept. 1	Oregon			
Oct. 1	North Dakota			
Nov. 1	Iowa	Illinois	Missouri	Oklahoma
Pending*	New Jersey	Virginia		

\* United World plans are pending approval in these states. Four months after the product release, only United World Medicare supplement applications will be accepted.

See how United World premiums rank on page 3.

### Customer Preference

On the chance that some customers in these states request a Mutual of Omaha Insurance Company Medicare supplement, please ask them to contact the Home Office, 800.693.6083. We will discuss it with them and may directly sell a plan without agent compensation.

### United World Appointments

To obtain a United World appointment – generally in five days or less for agents with a Mutual of Omaha appointment – please call your Mutual of Omaha marketer or Sales Support at 800.693.6083. In GA, an agent must have an effective United World appointment prior to solicitation.

### **Marketing and Sales Materials**

Everything you need to prospect for and sell United World products – prospecting pieces featuring rates to outlines of coverage and point-of-sale brochures – are on Sales Professional Access under *Forms and Materials*. To assure your prospects that they're getting the Mutual of Omaha brand, most United World materials feature Mutual of Omaha's familiar corporate symbol and identify the company as an affiliate. To order materials, call Sales Support at 800.693.6083.

### **More About United World**

A Mutual of Omaha company since 1983, United World Life Insurance Company offers specialty life insurance and Medicare supplement plans. When your customers own a United World Medicare supplement, they get the reputation of Mutual of Omaha and its affiliates, a Fortune 500 organization that has been providing quality products and financial services since 1909.

**Thank you for your business.** Medicare supplements are sold on price, service and company reputation and experience. You can be confident all of these criteria are intact with United World Life Insurance Company, a Mutual of Omaha affiliate. Please contact LeClair Insurance if you have any questions, 877-532-5247.



## Medicare Supplement Competitive Rankings

According to the May 2006 rankings by Weiss Ratings, Inc., United World Med supp premiums indeed are among the lowest in key areas across the country. That gives you the sales advantage in this market.

The following chart features current United World premiums and rankings in the states impacted on July 1. If your state is impacted later, you'll receive a reminder notice with premiums and rankings one month before the effective date.

For additional United World premiums in these states, see the outlines of coverage on Sales Professional Access, forms and materials section.

### Medicare Supplement Premiums and Rankings\*

State	Plan F	Plan G
	United World Premium / Rank	United World Premium / Rank
AR	\$1,250 / 1 <sup>st</sup>	\$1,190 / 3 <sup>rd</sup>
CO	\$ 992 / 1 <sup>st</sup>	\$ 944 / 1 <sup>st</sup>
GA	\$1,106 / 1 <sup>st</sup>	\$1,053 / 2 <sup>nd</sup>
KS	\$ 978 / 1 <sup>st</sup>	\$ 931 / 1 <sup>st</sup>
KY	\$ 999 / 1 <sup>st</sup>	\$ 951 / 2 <sup>nd</sup>
LA	\$1,136 / 1 <sup>st</sup>	\$1,081 / 2 <sup>nd</sup>
MD	\$1,217 / 1 <sup>st</sup>	\$1,159 / 1 <sup>st</sup>
MI	\$1,077 / 1 <sup>st</sup>	\$1,025 / 2 <sup>nd</sup>
NH	\$1,235 / 2 <sup>nd</sup>	\$1,177 / 2 <sup>nd</sup>
OH	\$1,114 / 1 <sup>st</sup>	\$1,061 / 5 <sup>th</sup>
SC	\$1,021 / 2 <sup>nd</sup>	\$ 972 / 3 <sup>rd</sup>
TN	\$1,048 / 1 <sup>st</sup>	\$ 998 / 4 <sup>th</sup>
WV	\$1,132 / 1 <sup>st</sup>	\$1,078 / 4 <sup>th</sup>
MN	<b>Basic</b>	<b>Extended Basic</b>
	\$ 758 / 1 <sup>st</sup>	\$ 2,220 / 6 <sup>th</sup>
WI	<b>Basic Plus Part A Deductible Rider</b>	
	\$ 864 / 1 <sup>st</sup>	

\* Premiums are for age 67 female non tobacco-user

Rankings reflect January 2006 rates in lowest-rated areas of the state; 1<sup>st</sup> = lowest rate

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