

Mutual of Omaha has long been committed to ensuring that all advertising materials used to promote our company and our products meet certain criteria as required by government regulations, the NAIC and our Home Office.

Because of this commitment to compliance, we require all advertising material to be submitted to Mutual of Omaha for review and approval by the Advertising Review Committee prior to use.

THE PROCESS:

Prior to releasing any advertising, you must submit an electronic sample of your advertising to the Home Office via e-mail to: sales.support@mutualofomaha.com.

Your submission will be reviewed by the marketing team. If approved as is, we will notify you of the approval. If there are changes that need to be made, you are **required to incorporate all Mutual of Omaha's comments into the advertising and submit** a final/clean sample of the advertising. After final review, you will receive an official approval to use.

Failure to comply with Mutual of Omaha Advertising Review requirements shall be considered a breach of contract. Any violation will be addressed by Mutual of Omaha.

THE PURPOSE:

The purpose of Mutual of Omaha's Advertising Review Committee is to formally review and approve/disapprove all communication materials that refer to Mutual of Omaha or any of our products prior to use. The Advertising Review Committee reviews all advertising materials to help ensure that they:

1. Satisfy advertising rules and regulations appropriate to each state.
2. Are consistent with the Company's commitment to professional communications philosophy in terms of tone, accuracy and substantiation of facts/claims made in the advertising.
3. Satisfy the Company Corporate Identity Standards.

Advertising Compliance for Producer Materials

This review process applies to all advertising materials directed at producers.

Are you aware of our pre-approved advertising on Sales Professional Access?

- To log in, enter the address www.mutualofomaha.com in the browser address line.
- Select the Sales Professional Access link from the menu on the left. Look under **"forms and materials" for the recruiting materials.**

Advertising Compliance

The following communication materials are examples of some, but not necessarily all, "Advertising Materials" and must receive Advertising Review Approval:

1. All printed and published material, audiovisual material, and descriptive literature of the insurer used in direct mail, newspapers, social, web sites, magazines, radio scripts, TV scripts, billboards, and similar displays.
2. All Internet/web site advertising to Mutual of Omaha for review and approval. Please contact us if you are interested in linking to our Sales Professional Access web site (www.mutualofomaha.com/broker).
3. Prepared sales talks, presentations, and material for use by Marketing Organizations, agents, producers, brokers, and solicitors.
4. Computer software and third-party needs selling kits.
5. All other advertising that contains Mutual of Omaha's name, logo, product details or other marks of the name or logo or other marks of any companies affiliated with Mutual of Omaha.

Based on the information you supply; the review process will be initiated.

Questions may be directed to 1-800-693-6083.

Advertising Compliance for Consumer Materials

This review process applies to all advertising materials directed at consumers.

Are you aware of our pre-approved advertising on Sales Professional Access?

- To log in, enter the address www.mutualofomaha.com in the browser address line.
- Select the Sales Professional Access link from the menu on the left. Look under **"Forms & Materials" for the current client prospecting materials.**

The following communication materials are examples of some, but not necessarily all, **"Advertising Materials" and** must receive Advertising Review Approval:

1. All printed and published material, audiovisual material, and descriptive literature of the insurer used in direct mail, newspapers, magazines, social posts, radio scripts, TV scripts, billboards, and similar displays.
2. All Internet/web site advertising to Mutual of Omaha for review and approval. Please contact us if you are interested in linking to our Mutual of Omaha web site

(www.mutualofomaha.com). Distribution is not allowed to bid on Mutual of Omaha and/or domain www.mutualofomaha.com.

3. Descriptive literature and sales aids of all kinds for presentation to members of the insurance-buying public, including but not limited to circulars, leaflets, booklets, social, depictions, illustrations, form letters and lead-generating devices of all kinds.
4. Prepared sales talks, presentations, and material for use by agents, producers, brokers, and solicitors.
5. Material used in the solicitation of renewals and reinstatements, and materials urging an insured to increase or expand coverage.
6. Computer software and third-party needs selling kits.
7. All other **advertising that contains Mutual of Omaha's name, logo**, product details, or other marks of the name or logo or other marks of any companies affiliated with Mutual of Omaha.

Based on the information you supply; the review process will be initiated. Please allow at least 4-6 weeks for Advertising Review.

Certain consumer facing advertising requires additional state filing and approval prior to use. The need to file with the state(s) will extend the review and approval process beyond the normal 4 – 6 weeks.