

You and Your Family

As a business owner, you know where the buck stops. Now, see where it can start working for you and your family.

Qualified Retirement Plans

These plans can create benefits for your business and family while building values in your retirement fund.

Estate Planning

Your business is a large part of your estate. It makes sense to implement a sound plan for the distribution of that estate in the most efficient and tax advantaged manner.

Split Dollar Life Insurance

This plan enables you, as the business owner, to purchase needed life insurance for a lower cash outlay. Premiums, death benefits and cash values can be split with your business, and your business can recover its share of the premiums from the policy's death benefit.

Additional Benefits

Plans available for your key employees may also be available to you as the owner:

- deferred compensation
- executive bonus arrangements
- illness or injury benefits and other products

Start Planning Today

The first step is to complete our confidential questionnaire. We will then help you to identify your needs and objectives and tailor a plan to help you meet them. Finally, we'll show you how to take full advantage of the services you select.

Is now a good time to start?



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175

In New York, Life insurance underwritten by:

COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788

Health and Disability insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175-0001
mutualofomaha.com

The policies described in this brochure have exclusions and limitations.

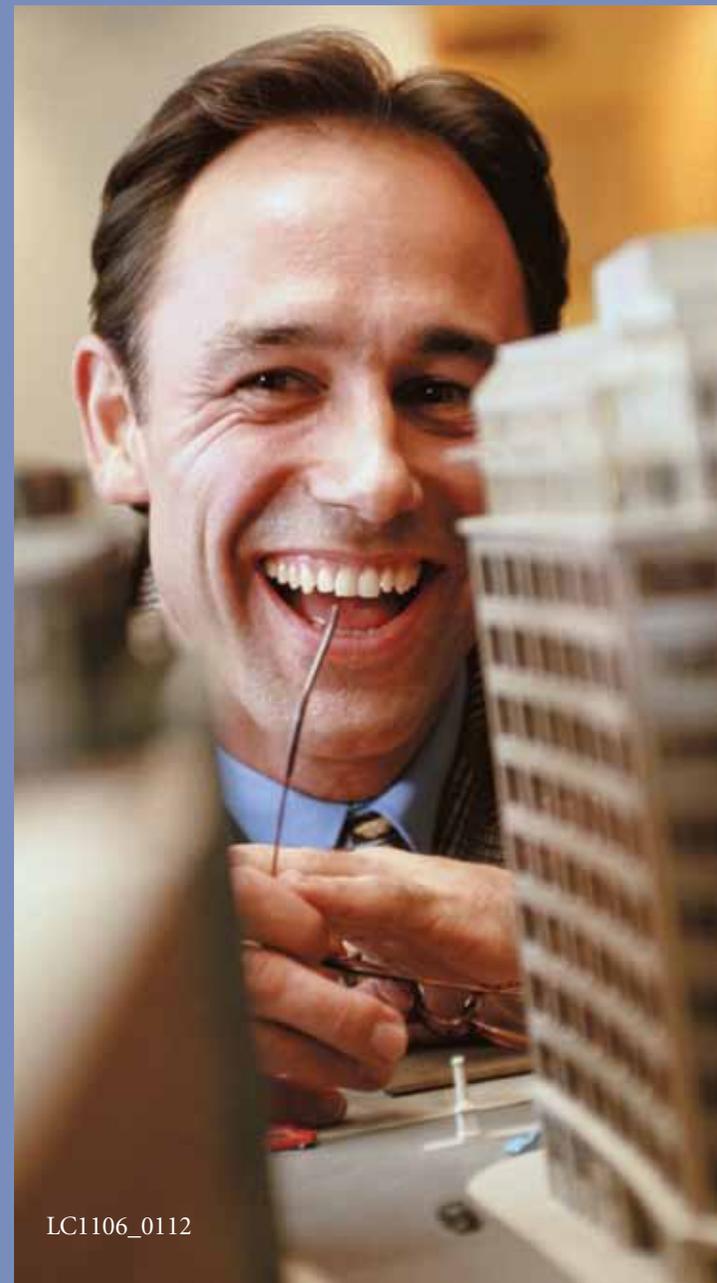
The information provided in this brochure is not intended or written to be used, and it can not be used, for the purpose of avoiding tax-related penalties by any taxpayer. This information is provided to support the marketing and sale of insurance and other products, and taxpayers should consult an independent tax advisor for specific advice based on the particular circumstances of the taxpayer.

Business Overhead Expense Policy Form 150BE or state equivalent (in FL, Form 150BE Series-9052; in OR, Form 150BE Series-13316; in ID, Form 150BE Series-10116; in NC, Form 150BE Series-8972; in NY, Form 151BE Series-12495; in OK, Form 150BE Series-8972; in PA, Form 150BE Series-10501; in TX, Form 150BE Series-9068; in WA, Form 150BE Series-12244).

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY

Business Planning

Services and Products to Help
Your Business Survive and Grow



Business Planning Services

As a business owner, you know how easy it is to get lost in the day-to-day activities of running a profitable business. Sometimes you can lose sight of the big picture.

We offer sophisticated planning services for almost every type and size of business. Our plans can help you attract, keep and reward key employees, prepare for the unexpected and plan for the continuation of your business when you retire.

You and Your Business

If the unexpected happens, who's going to run your business? A thorough business succession plan can ensure that retirement, death or disability won't force your family to sell or liquidate your business. By planning now, you can make sure you and your family will receive the full value of your life's work.

Buy-Sell Funding

Life insurance can provide the funds to support your business succession plans and protect your business' financial security after your death. Critical illness insurance can help ensure a smooth transition if you're diagnosed with conditions such as cancer, heart attack or stroke and unable to continue running your business.

Business Loan Insurance

You can use life insurance to cover your business debts and allow your family to assume a debt-free business should you die unexpectedly.

Key Employee Insurance

You depend on your key employees. Chances are they contributed to the success of your business. If one dies, life insurance owned by your business can help cover the cost of finding and training a replacement.

Business Overhead Expense

As a working business owner, your disability could reduce your business' cash flow. This insurance plan can provide money to help cover normal operating expenses if you can't work due to a covered illness or injury.

You and Your Employees

Want to attract new talent and retain valuable employees? Consider one of these arrangements for your key people.

Qualified Retirement Plans

Retirement income is critically important to you and your employees. Several retirement plans are available to help reduce taxable income. These plans are also helpful in recruiting, retaining and rewarding your valuable employees.

Employee-Paid Worksite Plans

Your employees can voluntarily select supplemental benefits to fit their insurance needs and conveniently pay for them through payroll deduction.

Special Compensation Arrangements

As a business owner, you're often challenged to find ways to do something extra for key employees. The following programs allow you to provide additional benefits for this select group without including your entire work force.

Executive Bonus Plan

This plan can help you retain valued employees by adding life insurance and disability income protection to their benefits packages. This coverage can help with important individual financial needs, such as college funding, estate liquidity and supplemental retirement.

Deferred Compensation Plans*

For owners of regularly incorporated businesses and key employees of all types of businesses, these plans could help save taxes by deferring some of their current salary until retirement.

More Benefits for Key Employees

Additional products are available to help provide key employees with benefits in the event of an unforeseen circumstance – such as illness or injury.

*The American Jobs Creation Act of 2004 (AJCA 2004) created Internal Revenue Code Section, 409(A). Consult your legal or tax advisor for the specifics of the regulation that may apply to your situation.

