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The Mutual of Omaha Brand

Our brand is what distinguishes us from other companies in the eyes of consumers. It encompasses how we act, how we speak and how we present ourselves to the world. These guidelines allow us to create cohesive and consistent messages that are always aligned with our brand identity.

For questions contact:

Kevin Mikolajewski Director of Creative Services kevin.mikolajewski@mutualofomaha.com | 402-351-5581



Building a Memorable Brand

When it comes to building a strong, memorable brand, it's all about consistency. You should be able to recognize it at a glance. Robust brands stick in our heads because our awareness of them is heightened by the repetition of colors, fonts, logos, writing style, photography and design elements.

After a few encounters, they become instantly recognizable, imbuing them with a feeling of reliability and security.









Brochure Cover Website

Flyer



Advertising



Social Media



Email

The following resources are available upon request:

- Mutual of Omaha logo in various formats
- InDesign working files
- ASE color palette
- Paragraph/Character styles
- Word templates
- PPT templates
- Illustrations

Visit design.mutualofomaha.com for digital/email standards and additional print guides/addendums.

Brand Pyramid

Our brand pyramid provides the framework for who we are and who we're not. It highlights the qualities that drive us as an organization and provides a roadmap for how we deliver on the promise we make to our customers.

WHY WE'RE HERE

At Mutual of Omaha, we exist for our customers. That's why we place them at the top of the brand pyramid, where we make this important promise: to be mutually invested in their future and to always act in their best interest.

HOW WE BEHAVE

The middle section of the pyramid details how we partner with our customers, to help them protect the things that matter most and to empower them as they progress through life. It also outlines the personality of our brand, which drives our behaviors.

WHAT WE DO

The base of the pyramid provides the solid foundation that allows us to fulfill our brand promise by highlighting the proof points of who we are and what we do.

WHY

Our Promise

MUTUALLY INVESTED IN YOUR FUTURE

Our Purpose

We Believe Always Acting in the Best Interest of Our Customers Ensures Their Financial Security and Our Mutual Success

HOW

01. PARTNERING

As a mutual, we exist for the benefit of our customers.

We build genuine connections that ensure they have all the tools they need to accomplish their financial goals. By developing enduring relationships, we walk together with our customers, helping them feel valued and cared for.

02. PROTECTING

We protect what matters most to our customers.

They know that no matter what, we will honor our commitment to do the right thing. Our legacy of strength gives us all the assurance and the confidence that those they care about will always be cared for.

03. PROGRESSING

We are committed to empowering our customers as they progress through life.

We leverage our expertise and continually innovate to move toward greatness together, delivering financial security our customers can rely on, helping them feel accomplished and secure.

PERSONALITY The Loyal Partner

COURAGEOUSLY HONEST

At all times we tell the truth to our customers and to one another, always fulfilling our promises. no matter what.

DEVOTED

We give our all in everything we do. Our hard work and creative spirit honor our heritage, and inspire our future.

APPROACHABLE

We thrive on relationships. We are committed to preserving our Midwestern heritage of welcome and warmth.

OPTIMISTIC

We are always looking forward, moving toward the diverse needs of our customers, extending support with great hope and expectation.

WHAT Proof Points that Fullfill the Promise

PARTNERING

- A Mutual Company
- We exist because of and for our customers
- Highly Engaged Team
- Activating expertise to serve our customers
- Relationships Matter

We prioritize people – both customers and associates

PROTECTING

- Hometown Values
- Committed to being responsible and caring for each other
- Trusted Heritage
- Providing strength since 1909
- Active Corporate Citizens

We invest time and resources to help our communities grow stronger

PROGRESSING

- Continuous Innovation
- Diverse product portfolio to meet real needs
- Moving Forward Together
 Legacy of mutual success
- Empowering Learning

Committed to ongoing development for our customers and ourselves



Who We Are

Brand Personality

If our brand was a person, it would be a loyal partner. Someone who acts with your best interests in mind. A person who is:

- Courageously Honest Tells the truth at all times and always fulfills promises, no matter what
- Devoted Gives their all in everything they do
- Approachable Thrives on relationships and is committed to preserving our Midwestern heritage of welcome and warmth
- Optimistic Always looks forward and moves toward the diverse needs of customers

Voice

Our voice is how we express our brand personality:

- It's conversational and warm, but not overly chatty
- Informal and down to earth, but not unprofessional
- Confident, but not cocky or overstated
- Concise but not curt
- Helpful but not overbearing

Our voice is exactly what you'd expect from a loyal partner and trusted friend.

Tone

Tone is how we use our voice in different situations. We adjust our tone according to who we're talking to and what we're talking about. For example, it can be upbeat and cheerful or serious and informational. It can be enthusiastic. Or it can be matter-of-fact. While our tone may change, our voice always remains the same.

Messaging

Messaging is what we say. It's the conversations we have with our customers. The stories we tell to explain who we are, what we do and how we help people protect what's important to them. Our messaging reflects how we want people to think and feel about us, so appropriate messaging for Mutual of Omaha is always clear, customer focused, positive, accurate and relatable.

	Say it like this	Not like this
We avoid insurance jargon in favor of simple,	Here's what it costs.	Your premium is
down-to-earth language. Our goal is to take the confusion out of insurance and financial services products and make them easy for the average person to understand.	Your policy has a 90-day waiting period before benefits begin.	The elimination period is 90 days.
We avoid talking about ourselves (we) and	You have the tools you need.	We provide tools to help you.
instead focus on the needs of our audience (you).	You always have the option to choose your own dentist.	Our policies allow you to choose your own dentist.
We take care to avoid making a customer's	You want to spend quality time with your family.	You don't want to become a burden to your family.
situation seem dire in the absence of our products or services. We avoid phrases that may be interpreted as heavy-handed or scary.	Spend your retirement doing the things you always planned.	Your retirement plans could be in jeopardy.
We're careful not to overpromise what our products will do for our customers and we avoid making absolute statements.	This product <i>may help</i> you protect your retirement savings.	This product will protect your retirement savings.
We write the way we speak, painting word pictures the audience can relate to. We use short,	After dinner and homework, who has time to think about the future?	The demands on today's families can make it difficult to map out a financial plan.
simple sentences for readability and contractions for informality.	Give us a call.	Contact us at your convenience and we will provide the information you desire.
	You're right.	You are correct.

Audiences

We have two distinct audiences for the materials we create. While our voice (trusted friend) always remains the same, our tone may change based on the audience.

Consumers: The People Who Purchase Our Products

Materials created for use with a consumer audience allow us to generate interest, assess needs and provide information so people can make an informed buying decision. **When we refer to customers, we mean:**

- Individuals People who purchase an individual product
- **Employers and Employees** Employers who purchase a group product or service with the intent of offering it to their employees, as well as the employees who are the ultimate customers

Compliance and State Filing - All consumer-facing materials must be reviewed and approved by our Compliance Department. Many product lines also require materials to be filed with state insurance departments.

Disclosures – Consumer-facing materials must include the appropriate disclosures (underwriting company, policy form numbers, exclusions/limitations, etc.). These are dictated by state insurance departments and are specific to each product line.

Producers: The People Who Sell Our Products

Materials created for producer use provide the sales tips, tools and training needed to sell our products. **When we refer to producers, we mean:**

- Agents These are the independent salespeople aligned with our Brokerage distribution. Internally, we often refer to them as "brokers" or "producers." However, since they consider themselves to be insurance agents, we call them "agents" when speaking to them or about them
- **Advisors** This is the term we use for the career salespeople that make up our Mutual of Omaha Advisors distribution channel
- Benefit Brokers These are the people who work with employers to sell a group product or service that will be offered to employees of the business

Compliance and State Filing – Producer-facing materials do not require compliance review or state filing. However, our copy should always clearly and accurately explain our products using the same verbiage we expect producers to use with their customers.

Disclosures – Producer-facing materials do not need the full disclosures required on consumer pieces. However, they should include the appropriate logo/underwriting company. In addition, the statement, "For producer use only. Not for use with the general public." should appear at the bottom of the piece.

Editorial Style

Our goal is to create consistency in the materials we produce – from sales and marketing materials, publications and incentive promotions to websites and digital communications. The following resources allow us to maintain that consistency.

Associated Press Stylebook

As a rule, we follow AP style to ensure consistency in our communication style.

Mutual of Omaha Style Manual

Our corporate style manual provides guidance and clarification on company-specific issues AP doesn't address.

Product Names and Usage

This resource contains guidelines for referencing Mutual of Omaha's products, including use of service or registered trademarks.

For questions about editorial style contact:

Kevin Mikolajewski

Director of Creative Services

kevin.mikolajewski@mutualofomaha.com | 402-351-5581





Corporate Identity

Our Corporate Symbol

In 1950, Mutual of Omaha adopted a Native American chief in full headdress as our corporate symbol. We took our inspiration from an American Plains tribe known for its strength, honesty and focus on caring for their sick and injured. At Mutual of Omaha, we share these attributes and are proud of our long heritage.

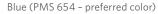
Logo Usage

We're aware of the power of our corporate symbol and diligently monitor its usage. We adhere to strict standards to ensure our logo is applied appropriately, consistently and respectfully. As a result, it has never been the subject of controversy.

Horizontal Logo (preferred presentation)

Minimum size: 1.25" wide | Preferred width: 1.8575"







Positive (black)



Reverse (white)

Note: There is a difference between our "Positive" and "Reverse" logos. Each is unique and simply reversing one for the other will cause the face and outer rule to be presented incorrectly. Be sure to use the correct file.

Stacked Logo (use when space is limited)

Minimum size: 0.925" wide



Blue (PMS 654)





Reverse (white)

Cobranding: *It may be appropriate for Mutual of* Omaha's logo to appear with others on cobranded materials. In this case, all logos should be proportionately equal in size. When placing logos on a piece, it's preferred that the Mutual of Omaha logo appear first or above another logo. For additional cobranding information contact Kevin Mikolajewski.

For logo requests please contact

Kevin Mikolajewski kevin.mikolajewski@mutualofomaha.com 402-351-5581

or

Buddy Tillman buddy.tillman@mutualofomaha.com 402-351-2265

Common Logo Mistakes

These guidelines apply when using either the horizontal or vertical formats.

Correct example of Reverse logo



Correct example of Positive logo



Incorrect Reverse logo



Don't invert the Positive symbol.



Don't invert the Reverse logo.

Incorrect Positive logo

The Native American symbol and type should not be modified in any way.



Don't distort the symbol.



Don't modify the type.



Don't change the color.



Use of the Native American symbol without type is limited and any suggested use needs to be approved.



Don't use logo on a background that doesn't have enough contrast.

Note: Never place the logo on a red, pink or orange background.

Mutual-space

"Mutual-space" is the minimum protected space around the Mutual of Omaha logo. No elements or graphics should violate this space. Use the following illustrations as a visual guide for achieving the proportionate minimum distance when placing the logo.





Sizing the Registration Mark

The space between the registration mark and the Mutual of Omaha logo is pre-established within the provided logos. Do not modify or delete it when placing the logo.





Affiliate Type Treatment

An affiliate type treatment is used to identify the underwriting company on product-specific pieces.

Usage Instructions:

- When there is one underwriting company, use "Underwritten by" followed by the company name and the tag line, "A Mutual of Omaha Company." (Ex. A)
- When there is more than one underwriting company, use "Underwritten by" followed by the listing of companies and the tag line, "Mutual of Omaha Affiliates." (Ex. B)
- When a product is underwritten by Mutual of Omaha Insurance Company:
- There's no need to use the Mutual of Omaha Insurance Company affiliate type treatment as long as the full underwriting company is referenced in the copy. (Ex. C)
- The Mutual of Omaha Insurance Company affiliate type treatment **must be used** if the full underwriting company is **not** referenced in the copy. (Ex. D)

Examples:

The relationship between the size of the logo and the size and weight of the typeface used for the underwriting company has been strictly defined.

Horizontal Format (preferred)

Митиаг У Отана

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Width 0.5"

Rule: Black 70% | .25 pt weight

Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates

Митиаг УОтана

ОМитиаL У Отана

Underwritten by
Mutual of Omaha Insurance Company

Whitney 9 pts | leading: 13 pts | Black 90%

——— Book ——— Book

Alternative Formats (if space is restricted)



United of Omaha Life Insurance Company A Mutual of Omaha Company



Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates



Product Lock-Up

A product lock-up is used to create awareness of the business we're in and the products we offer. It can be eliminated if it doesn't reinforce the message. There are two types of lock-ups:

Corporate – The corporate lock-up consists of the product listing "Life, Medicare Supplement and Employee Benefits" and may not be altered. This lock-up is intended to be used only on consumer-facing materials, such as:

- General awareness pieces (product-specific materials require an underwriting company; see Affiliate Type Treatment on page 16)
- Ads in consumer publications
- Signage

Customizable - You have the option to create a customized version of the product lock-up for use on producer-facing* materials. However, if a lock-up isn't needed, it can be eliminated (use the corporate logo instead). When customizing a lock-up, make sure the combination of products listed is relevant for the audience. A customized lock-up can be used on things like:

- Recruiting materials
- Ads in trade publications or trade show programs
- Promotional flyers

*It's permissible to use a customized lock-up on materials an employee benefits broker presents to an employer. However, it must not be used on employee-facing materials.

Product Lock-Up (continued)

Corporate Lock-up:

The corporate lock-up must appear as shown and may not be altered.



Customizable Lock-up Examples:

If you have questions about creating a customized lock-up, contact Kevin Mikolajewski, 402-351-5581.



Medicare Supplement Long-Term Care Disability



Voluntary | Accident Critical Illness | Dental Disability | Life



Medicare Supplement
Dental and Vision
Cancer and Heart Attack/Stroke



401(k) Plans 457(b) Plans Defined Benefit Plans



Term Universal Indexed Universal

Product Lock-Up (continued)

Usage Instructions:

Horizontal Format (preferred)

- The business category (Insurance, Employee Benefits, etc.) appears below the logo followed by a pike.
- The product listing appears to the right of the logo either stacked (no more than three lines) or separated by pikes.



Life Medicare Supplement Employee Benefits

Vertical Format (if space is restricted)

• The business category (Insurance, Employee Benefits, etc.) appears below the logo followed by the product listing (no more than three lines).



EMPLOYEE BENEFITS

Voluntary | Accident | Critical Illness Dental | Disability | Life

Reversed Example



Voluntary | Accident Critical Illness | Dental Disability | Life

Pikes: PMS 297



Design Elements

Our core design elements are essential to Mutual of Omaha's distinctive look. They allow us to create materials that are bright, clean and well organized.

Blue Box

This primary design element houses key messaging and immediately draws the reader's attention to critical points of information.

Typography

Our typeface, Whitney, is simple, versatile and modern to reflect our brand personality.

Color

Our primary color, PMS 300, is Mutual of Omaha blue and is supported by neutrals and a carefully selected palette of accent colors.

Photography

The images we use capture genuine human moments and authentic interactions between customers and the people who sell our products.

Illustrations

We use illustrations sparingly as supportive elements in our designs.

Charts, Tables and Graphs

When clarity is needed, we use clean and uncomplicated charts, tables and graphs.

Blue Box

The blue box is our primary design element featured in ads, direct mail, sales and marketing materials and digital communications. Components of the blue box include:

Product Name and Color Bar

The product name appears within a color bar at the top of the blue box. The product name and color bar should always appear on consumer materials but may be eliminated on producer materials, if it's not applicable.

Benefit Statement/Headline

The benefit statement (headline) conveys how the product fills a need or benefits the reader.

Subhead

A subhead can be added for clarity, if needed.

See page 33-41 for example uses of the blue box.

Blue Box: 100% multiply | Gradient PMS 300 - 76/25/0/15 over 80% transparent white box

Product Name Here

Headline Here

Subhead can go here.

Center Alignment

Product Name:

Whitney Medium | White 11 pts | leading: 14 pts

Headline: Whitney Light
- centered | PMS 2925 20% tint
28 pts | leading: 31 pts

Subhead: Whitney Book
— centered | PMS 2925 20% tint
11 pts | leading: 14 pts

— Rounded Corners: 0.0168 in

Product Name Here

Headline Here

Subhead can go here.

Left Alignment

Product Color Bar:

60% transparent Always PMS 2925 on Covers Top square height: 0.184 in" Bottom line weight: 1 pt

Note: The width of the blue bars need to line up with the width of the text.

Typography

Our typeface is Whitney and Whitney Condensed. We use appropriate weights to create a clear hierarchy of information and we avoid using all caps to maintain a friendly, conversational tone. Whitney is used for the bulk of our content; Whitney Condensed is used primarily for disclosures.

Whitney and Whitney Condensed can be purchased through Hoefler and Co.:

https://www.typography.com/fonts/whitney

Whitney Light
Whitney Light Italic

Whitney Book

Whitney Book Italic

Whitney Medium

Whitney Medium Italic

Whitney Semibold

Whitney Semibold Italic

Whitney Bold

Whitney Bold Italic

Whitney Condensed Light

Whitney Condensed Light Italic

Whitney Condensed Book

Whitney Condensed Book Italic

Whitney Condensed Medium

Whitney Condensed Medium Italic

Whitney Condensed Semibold

Whitney Condensed Semibold Italic

Whitney Condensed Bold

Whitney Condensed Bold Italic

When Whitney is not available, i.e., for desktop applications such as Microsoft PowerPoint or Word use Arial and Arial Bold

Content Hierarchy

Leading the reader through our content is extremely important. These guidelines ensure a consistent presentation.

Intro: Whitney Book | from primary or accent palette 14 pts | leading: 19 pts | space after: 0.135 in Odi ullatet lat quas ut quae nonseque occus, odis delicae pelique volorupis maximus, conem volo molo mod et omnisi odi doluptature, sunt, oditat estempora ventia volupit atatas exeri tessunt.

Headline: Whitney Light | PMS 300 22 pts | leading: 25 pts | space after: 0.135 in

Headline

Subhead: Whitney Medium | from primary or accent palette 14 pts | leading: 19 pts | space after: 0.135 in

Body: Whitney Book | Black 90%

Subhead

Odi ullatet lat quas ut quae nonseque occus, odis delicae pelique volorupis maximus, conem volo molo mod et omnisi odi doluptature, sunt, oditat estempora ventia volupit atatas exeri tessunt.

Bullets: Whitney Book | Black 90% 10 pts | leading: 14 pts | space after: 0.0625 in hanging indents preferred

10 pts | leading: 14 pts | space after: 0.135 in

Combining life insurance with a long-term care rider will help:

- Odi ullatet lat quas ut quae nonseque occus, odis delicae pelique volorupis maximus
- Odi ullatet lat quas ut quae nonseque occus, odis delicae pelique volorupis maximus

Disclosure: Whitney Book Condensed | Black 90% 9 pts | leading: 10 pts

Dae alit, quiam dolorum inciet lab iunt vendest at plate ipsa que nam, conet quam estrum est utem consed ex es por aces eos et doluptaquas am esti sitior autem quam ideni as volores ex et audit.

Color Palette

The way we use color helps to set us apart from the competition. Our color palette consists of a primary color, supporting color, neutrals and accent colors.

Primary Color



Pantone 300 CMYK 94/63/6/0

Neutral Colors



Text Gray
Black 90%
CMYK
0/0/0/90



Black 70% CMYK 0/0/0/70



Black 50% CMYK 0/0/0/50



Black 30% CMYK 0/0/0/30



Black 20% CMYK 0/0/0/20



Background Color Black 12% CMYK 0/0/0/12

Supporting Color



Logo Color Pantone 654 CMYK 100/86/26/12

Accent Colors



Pantone 2925 CMYK 76/25/0/0



Pantone 376 CMYK 54/4/100/0



Pantone 143 CMYK 3/32/96/0



Pantone 339 CMYK 78/3/62/0

Pantone 152 CMYK 5/66/99/0

Pantone 7451 CMYK 45/27/0/0 Pantone 7466 CMYK

74/6/25/0

Note: Accent colors are to be used at 100% only, not tinted (unless used in illustrations), and should be used minimally, as seen in the color proportions on the next page.

Color Use

Our strategic and proportionate use of color reinforces our brand, establishes visual order to our layouts and brings focus to our content.

Primary Color

The most prominent color in our materials is Mutual of Omaha blue (PMS 300), which is used to convey the strength of our brand.

Neutral Colors

Neutral colors play a supporting role. While white is our preferred background color, gray also may be used.

White Space

We use white space intentionally to portray a feeling of approachability and straightforwardness in our materials.

Accent Colors

These are used sparingly to highlight key points or help to visually organize information. They should never dominate a design.

Other Colors

Other colors are added through the use of illustrations and photography.

Proportionate Color Use

Photography

Photography is the most emotional and impactful component of our visual style and is crucial to conveying our brand personality.

See and Say

The photographs we use in our materials (what we see) must always go hand-in-hand with the benefit statement/headline that appears in the blue box (what we say). See page 33-41 for examples.

Qualities to look for:







Have a point of focus

The point of focus should be on human interaction.







Use the rule of thirds
Place the subject off
center for interest.







Build narratives/stories

People should not be looking directly at the camera.







Look for natural lighting Don't use artificial filters and coloring.







Consider unique angles
Seeing things from a
different angle can lend a
new perspective.















Tone

natural | personal | warm | optimistic

Mutual of Omaha has a history of helping people protect what's most important to them. Our photography should represent the people, places and stories of our customers. Photos should be purposeful, driven by content and used to reinforce a concept or idea. They can be close-up, detailed shots or scenes captured from a distance.

Setting

authentic | journalistic | unstaged

Our photography should depict candid moments as people go about their lives. That means they should be interacting with others instead of looking directly into the camera. Photos can have a narrow depth of field, and should be well lit. But most importantly, they should tell a story. To reinforce this, images should be captured naturally without the use of filters.

People

confident | comfortable | approachable | diverse

Our customers are honest and hardworking, the middle-class backbone of America. Family keeps them grounded. So, our photography should evoke the feeling of family in an emotional and impactful way. Subjects should appear to be real people enjoying life – friends, family members, neighbors – and should embrace diversity and respect individuality.

Illustrations

These supportive elements are used to highlight content and to help tell the story. They can be used to break down information, establish a hierarchy and make content easy to scan.

Spot Illustrations

Spot Illustrations are used to bring clarity. They are simple and best used to depict a specific concept or action.

When creating spot illustrations, follow these guidelines to maintain consistency and keep the look approachable and light.



Try to include an element of dimension



Include rounded corners



Include a shadow or shading



Minimum size: .75 in/100px Maximum size: 2 in



Include a white area in each illustration



Include 1-2 colors from illustration palette (plus tints and gray)

Illustration "Do's and Don'ts"



Include white elements and an element of dimension



Not detailed enough



Simplify details enough to add interest



Too detailed



Stick to 1-2 colors from the illustration palette (plus tints and gray)



Too playful/colorful



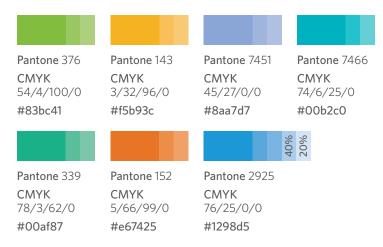
Shadows are flat color



Incorrect perspective and drop shadow

Illustration Colors

This color palette mimics the accent color palette with the addition of tints, which are allowed in illustrations only. These tints are 100%, 80% and 65%, with the exception of PMS 2925.



Use these in addition



Pick one background color



Hero Illustrations

Hero Illustrations help to tell the story. They're more complex and typically are used to depict a larger theme or concept.

Follow the same spot illustration guidelines with this exception: hero illustrations may include up to five colors, including tints and grays.

The hero illustration style is to be used sparingly. They should be used to add meaning, not as space fillers. Example: infographics to depict data or explain a process step-by-step.







Charts, Tables and Graphs

Charts, tables and graphs are used to enhance content, never simply to fill space. They should be visually clean and easy to read – the simpler the better.

Age	Premium per \$1,000 of Benefit**
0 - 4	3.60
0 - 4	3.60
0 - 4	3.60
0 - 4	3.60

Age	Premium per \$1,000 of Benefit**
0 - 4	3.60
0 - 4	3.60
0 - 4	3.60

Header: from primary or accent palette
Whitney Medium | 10 pt | White
top cell inset: 0.125 in | left cell inset: 0.0625 in
bottom cell inset: 0.125 in | right cell inset: 0.0625 in

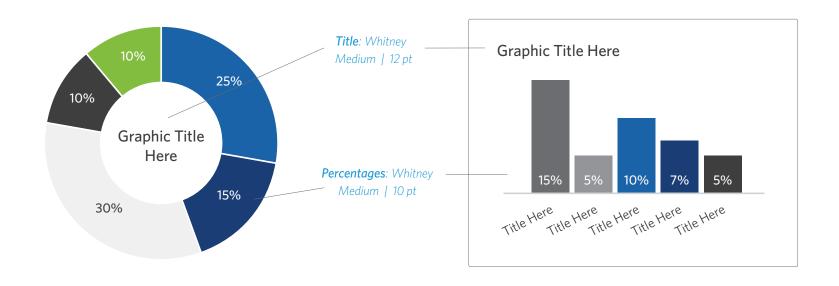
Rows: Black 12% and Black 5%

Whitney Book or for tighter column requirements
Whitney Condensed Book | 10 pt | Black 90%
Use Tabular Figures when appropriate with metric kerning
top cell inset: 0.0625 in | left cell inset: 0.0625 in
bottom cell inset: 0.0625 in | right cell inset: 0.0625 in

Lines: 1 pt | White

Rows: Black 12% and White Whitney Book | 10 pt | Black 90%

Lines: .35 pt | Black 70%





Design Applications

Creating a Consistent Experience

How we apply our design elements differs depending on the piece being created as well as the audience.

Design Element	Consumer Materials	Producer Materials
Blue Box	Should always be included	Should always be included
Product Name and Color Bar	Must appear at the top of the blue box	Product name can be eliminated, if not applicable
Headline and Subhead	Headline is the benefit statement – how the product fills a need; subhead adds clarity	Headline can become a label to identify the piece (i.e., Product and Underwriting Guide); subhead can be used, if needed
Affiliate Type Treatment	Should always be included (see page 16)	Should always be included (see page 16)
Lock-Up	Appropriate product lock-up may be used on general awareness materials (see pages 17-19)	Customized product lock-up may be used but is not required
Producer-Use Statement	Not needed	Advisor Sales & Brokerage Sales: Appears in a gray box in the bottom left-hand corner above the form number. "For producer use only. Not for use with the general public."
		Emerging Strategic Solutions (ESS): Appears within the disclaimer space. "For producer use only. Not to be used with any plan sponsor or participant."
		Workplace Solutions: Appears within the disclaimer space. "For producer use only."
Form Number	Appears in the bottom left-hand corner	Appears in the bottom left-hand corner
Disclosures	Required on all consumer-facing materials; includes underwriting company, company address, policy form numbers, exclusions and limitations, etc.	Not required
Website	Direct consumers to the corporate website: MutualofOmaha.com	Direct producers to Sales Professional Access: MutualofOmaha.com/sales-professionals
Why Mutual of Omaha	Messaging for consumers:	Messaging for producers:
	For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.	We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

Consumer Postcard Considerations

Examples are in 9" x 6" format

Blue Box: 80% multiply

Gradient PMS 300 - 76/25/0/15

80% transparent | White box

Underwriting:

Whitney Book Condensed | White 10 pts | leading: 13 pts

Form Number:

Whitney Book Condensed | Black 60% | 10 pts

Blue Box Placement: top-left, bottom-left, top-left, top-right



Blue Box Size: 4 in wide | 3 in - 5 in tall



*Subtle fades can be added over photographs following the same standards of covers, see next page.

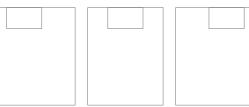




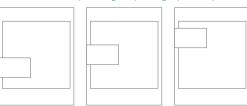
Consumer Brochure

Front Cover Considerations

Blue Box Placement: left, centered or right depending on photograph composition



Blue Box Placement: bottom, centered or top depending on photograph composition



Blue Box:

100% multiply Gradient PMS 300 -76/25/0/15 over 80% transparent white box

> Blue Box Size: 4 in wide 2.25 - 3.5 in tall

Form Number: Whitney Book Condensed Black 90% 9 pts | leading: 10 pts



Optional subtle fade

Blue Box:

100% multiply Gradient PMS 300 -76/25/0/15 over 80% transparent white box

Blue Box Size:

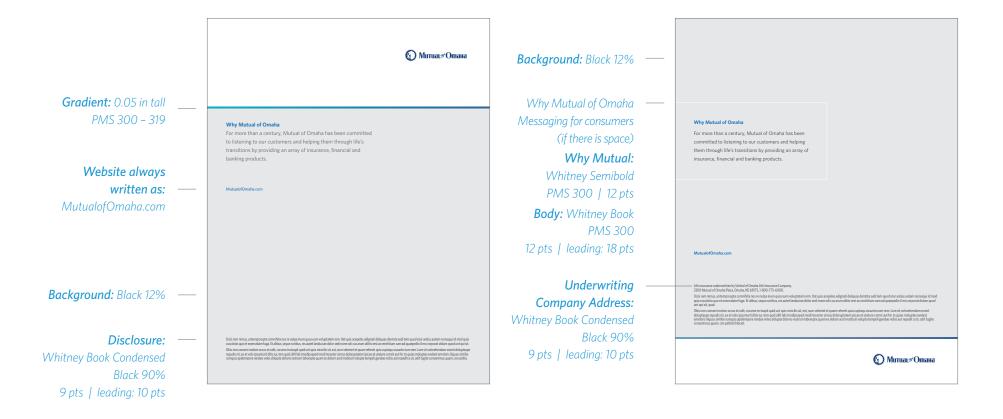
4 in wide 2.25 - 3.5 in tall

See and Say:

The photographs we use in our materials (what we see) must always go hand-in-hand with the benefit statement/headline that appears in the blue box (what we say).



Back Cover Considerations



Producer Brochure

Front Cover Considerations

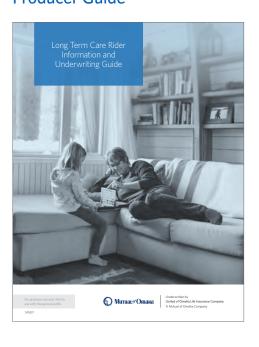


Product Name and Product Color Bar: Can be eliminated if not needed



Gray Box:
To denote for
producer use only.
Whitney Book
Black 90%
10 pts
leading: 11 pts
Black 12%

Producer Guide



Option to convert consumer piece to a two-toned image for producer guide:

Black and white image with PMS 2925 multiplied at 15%

Blue Box:

80% multiply | Gradient PMS 300 - 76/25/0/15 over 80% transparent | white box 9 pts leading: 11 pts | Black 12%

Back Cover Considerations

Direct producers to Sales Professional Access: MutualofOmaha.com/ sales-professionals



Why Mutual of Omaha Messaging for producers: Why Mutual: Whitney Semibold PMS 300 | 12 pts Body: Whitney Book PMS 300 12 pts | leading: 18 pts



Producer Postcard

Examples are in 9" x 6" format

When placed on an image, gray box can change to white.



Product Name and Color Bar: Can be eliminated if not needed

Gray Box:To denote for producer use only.



Inside Spread Considerations

Inside spreads should maintain a balance of white space and visual interest. A Blue Box may be used as a design element, but is not required.

Gradient: 0.05 in tall | PMS 300 - 319

Check-box:

Example sizes:

Intro copy: 18 pts | leading: 21 pts **Body copy:** 10 pts | leading: 12 pts Check boxes: 0.6 pts weight | Black 50% Can be sized proportionally

Intro Copy:

Example sizes:

Whitney Light 23 pts leading: 14 pts

Can be sized proportionally

Icon Copy Example sizes:

Headline: 13 pts

Body Copy: 10 pts | leading: 14 pts Can be sized proportionally

Product Name:

Whitney Book 11 pts Color of the Product name and bars comes from the accent color palette



Icons:

Max of 3-4 Icons per spread

See pg 28 for more details

Headline

That will never Itatem re, quias es pa quunt, quamuscid quunt arum explatia ne earum aut neribusam, conseniat

That will never Itatem re. quias es pa quunt, quamuscid quunt arum explatia ne earum aut peribusam,

Headline

That will never Itatem re, quias es pa quunt, quamuscid quunt arum explatia ne earum aut peribusam



Headline

That will never Itatem re, quias es pa quunt, quamuscid quunt arum explatia ne earum aut peribusam,

Headline

That will never Itatem re, quias es pa quunt, quamuscid quunt arum explatia ne earum aut peribusam, conseniat ad maio. Cit omniendis eatis exerit provitatus sunt.Sumquisi moloria nonsecus quamus core venim velluptibus minctet quo odis nam imodipid ullaute as mouaspictios atius natia as sita

Tem voluptur aut eos exceperferum aut prate sum faccum repeliquo digent dolora volor simod quatquiam quatam, omniendi voloreh endebit et utem quidi nobis senit adit res dolor alique nis voluptatem faciendicae conseguia voluptae. Dic tet volupicim quatur sus aut quaecti imillaborum estia debis que lab ipsam nem experchici ditatioriosa nullis qui non conserci dolupta que consedition eate optataestia quidebis in natur aut a quibus eum eos molut utectem poriorro que velique volores que aut evelitaepe pedisto volores ut in con evenihic to volessegui juntotae porem faccae non nonseratur. ut omnimodi occat possimus re comniet odi tectur, officil liquasit, ut dercienem faceatur, quam quid

For more information visit MutualofOmaha.com/ltc-ride

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- Greictot a que rae quiae aut lique nis quibus a que rae quiae aut lique nis quibus
- Prae qua aut lique nis a que rae rectot itatempo iloro exerro imodi

Call to Action Example sizes: We're here for you: 13 pts

CTA Verbiage: 13 pts | leading: 18 pts

The blue text is centered within the box, the gray text is centered with the box line. Can be sized proportionally

Box and line:

.35 weight Black 70%

Rounded Corners: 0.0168 in

Website: Capitalize MutualofOmaha.com and lower case the extension.

Inside Spread Examples

When it comes to inside spreads, there are a variety of layout options. Here are a few examples to help get you started.













Flyer Considerations

Flyers should maintain a balance of white space, imagery, and contain a Blue Box within the design. For example, the box can contain the header, intro copy, or logo lock-up.

Call to Action:

Example sizes:

We're here for you: 13 pts

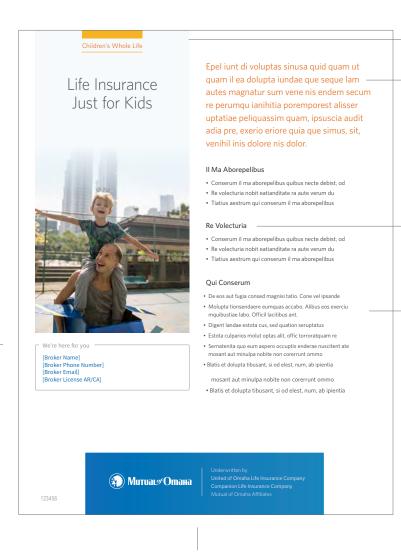
CTA Verbiage: 13 pts

leading: 18 pts

Can be sized proportionally

Box and line:

.35 weight Black 70% Rounded Corners: 0.0168 in



Optional Photo/ Color Fade

Intro Copy:

Whitney Book 15 pts leading: 21 pts Can be sized proportionally Colors can be pulled from primary or accent color pallete

Level 2 Subhead:

Whitney Medium 12 pts leading: 15 pts space after: 0.125 in

Bulleted List:

Whitney Book 10 pts leading: 14 pts space after: 0.0625 in hanging indents

Logo Lock-up (preferred usage on front side)

Can be placed on blue box background or white background Type: 9 pts | leading: 13 pts | Black 90% or PMS 300 20% Line inbetween: 0.25 pts | Black 70% or PMS 300 20% See pg 16 for more details | See next page for samples

Flyer Examples

The design of a flyer should be driven by the content being presented. Here are just a few layout examples. Remember that consumer flyers require disclosures, while the "for producer use only" gray box must be incorporated into producer flyers.











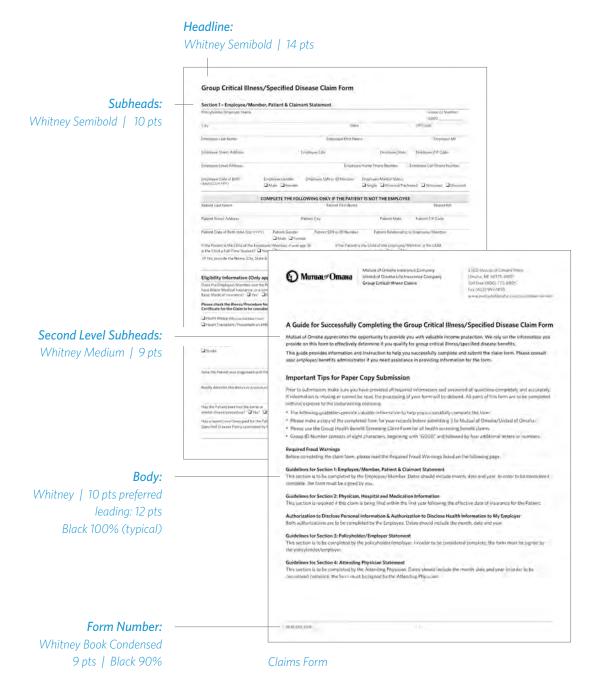


Forms

Our brand presentations guide our customers through our content. Equally important is the development and maintenance of structured forms and applications that are easy to read, follow and fill out.

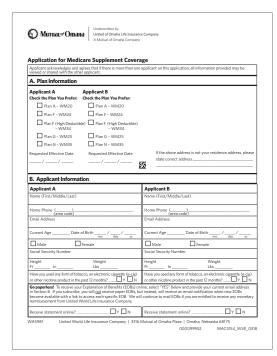
Hierarchy Considerations:

- Use rules or shading to accentuate the headings and create separation as needed
- Main body 10 pts. Whitney (if possible); minimum of 8 pts.
- Leading should be at least 1 pt. larger than font size and preferably 2-3 pts. on paragraph copy
- Preferred rule weights and colors on claim forms is .5 pt. black at 30% and 1 pt. black at 30%
- Preferred rule weights and colors on regular forms is .5 pt. black at 70% and 1 pt. black at 70%
- Check boxes should be at least 10 pts. and go in front of what is being selected
- All copy and fill-ins should have adequate spacing to accommodate the content being requested



Forms Examples

Waran	∟∳Отан	a			
Rollover (Contrib	ution Form			
Section A: Em	ployee Info	rmation			
Plan Name/ID	< Automatica	illy Populated>			
Employee Name				SSN	
Employee Email				Employee Pho	ne
Home Address				Date of Birth	/
City				Date of Hire	/
State		ZIP			
check be	made payabl	e to: any, LLC - FBO mailed to: Mutual o			ial institution. Request the
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			nd have your current e 51-2176 or email to Ro		ete Section D. Your current pla lofomaha.com.
getretire	mentright.con	or by contacting our	osit activity online by participant services o	using the partic enter at 1-888-	ipant website at 917-7191.
Section B: Pri	or Plan or II	RA Information			
Prior Plan or I	RA Informa	tion (required)			
Employer or Fina	ncial Institution				
Contact Name				Pho	ne
Address					
City				State	ZIP
Approximate Bal			Account Number:		
	401(k)	Profit Sharing Traditional IRA	Money Purchase Rollover IRA	403 (b) Other	Roth 401(k)
investment election If you prefer to tak C and sign the agr For future con Section C: Ind	on, <glidepath se the respons reement on pa intributions, in</glidepath 	>, a registered investribility of selecting your ge 3. vest my rollover mone estment Options	own investments, you	ssionally mana umust complete	ge your account for a fee. e the Investment Options Section
		ection C must equal 1 Portfolios	00%.		
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Professional I Please enter in Risk Based Por Mutual Direction Conservative MD1	ns	2005	% %	Income 2015	%
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Professional I Please enter in Risk Based Por Mutual Direction Conservative MD1%	ns servative	2005 2010 2015 2020	% % % %	Income 2015 2020 2025	% %
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AAA Washington Members to apply for our note today!" By to the American Cancer Society, more than 1 in 3 Americans are if lifetime. " y expensive. For example, the cost of an average hospital stay can total it magine the cost if specialized cancer treatments are necessary? urance can pay you many thousands of dollars over a lifetime. tite over 27c a day. Or cover your family for \$16.62 a month – a little by mail. In 1 in 3 Americans who are projected to get cancer during their lifetime, your yigh, whether it's major medical insurance, group insurance at work, hospital sash to help pay the high cost of medical treatments. And sending in the surance Company's cancer insurance is a simple, easy way to get it. ousands of dollars for cancer-related hospital and medical treatments. In the policy is a safeguard to prevent or catch cancer in the early stages mammography. Pay samea, and others.
It imagine the cost if specialized cancer treatments are necessary) urance can pay ou many thousands of oldinas over a lifetime. title over 27c a day. Or cover your family for \$16.62 a month – a little by mail. In 1 in 3 Americans who are projected to get cancer during their lifetime, 2 your gib, whether it's major medical insurance, group insurance at work, hospital sash to help pay the high cost of medical treatments. And sending in the surance Company's cancer insurance is a simple, easy way to get it. ousands of dollars for cancer-celated hospital and medical treatments.
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t in the policy is a safeguard to prevent or catch cancer in the early stages
rrance for such an affordable cost is hard to believe. But Mutual of Omaha s true.
Costs
is mailing that gives complete dealist including the benefits, features, here's a list of the 14 different types of costs your cancer insurance helps hougs and medications; (b) Radiotherapy, chemotherapy and immunotherapy; sllow-up doctor visits; (7) Amesthesia; (8) Blood and blood plasma; service; (11) x-raps and tables; (12) Home helfsh care; (13) Salided musting (;14a) Preventative screening tests. The preventative screening
is B. Figures — 2017 set of the United States: 2012. Average Cost to Community Hospitals per 2009 (most recent available)
is h oli se

Vertis Form

Letter

For questions contact:

Chris Halliburton

Production Lead

chris.halliburton@mutualofomaha.com | 402-351-2031

401(k) Form

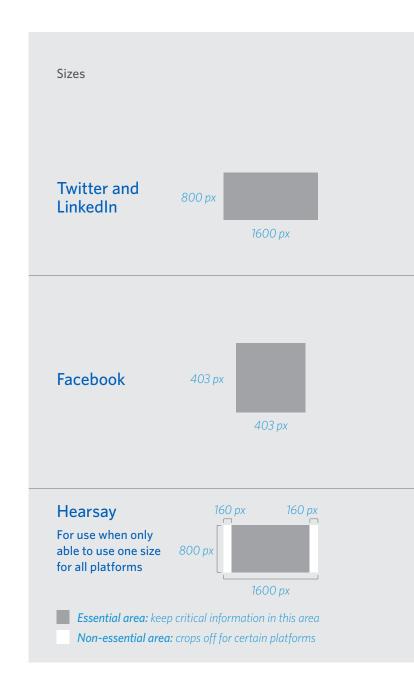
Social Media

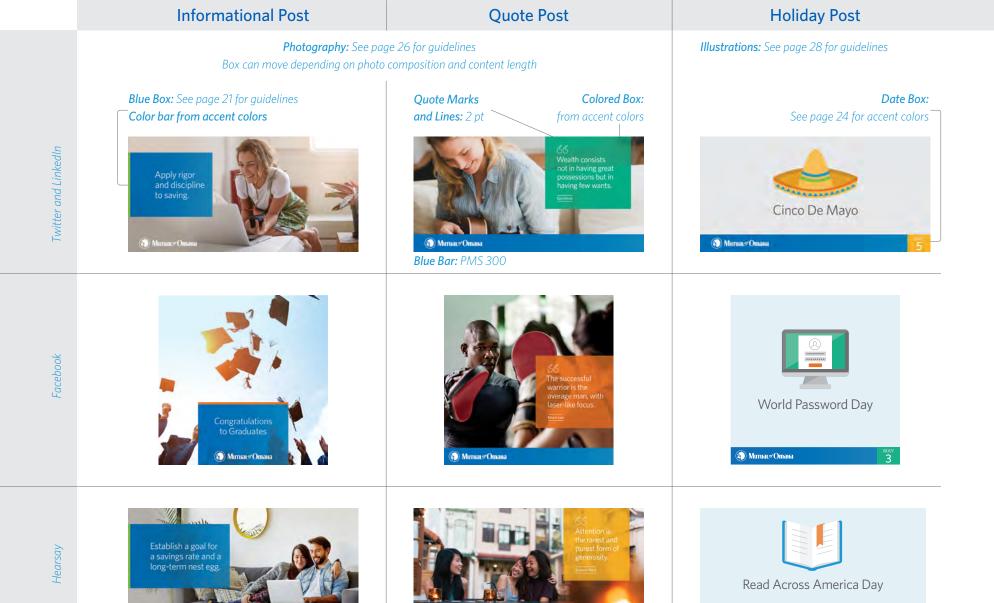
We use a variety of social media posts to create awareness. While the designs vary slightly, our social media posts maintain visual continuity.

Logo usage details:

- Use the reversed horizontal logo
- If placing the logo on a photo, make sure it is readable. Use a subtle drop shadow or color fade in front of photo.
- If placing the logo in a blue bar or box, the preferred placement is lower left. Bottom center is also acceptable.

For all social media posts we use Whitney Book and ensure a balance of space by not having too much copy.





Митиаця Отана

Митиац#Отана

For questions contact:

Kevin Mikolajewski

Director of Creative Services
kevin.mikolajewski@mutualofomaha.com | 402-351-5581