

MUTUAL of OMAHA INSURANCE COMPANY
PRIVACY NOTICE - PERSONAL INFORMATION

This Privacy Notice applies to the Personal Information of customers of the Mutual of Omaha companies. The companies include:

- Mutual of Omaha Insurance Company
- Mutual of Omaha Investor Services, Inc.
- Mutual of Omaha Marketing Corporation
- United of Omaha Life Insurance Company
- United World Life Insurance Company
- Companion Life Insurance Company
- Exclusive Healthcare, Inc.
- Omaha Property and Casualty Insurance Company

This Notice applies to our current as well as former customers.

Why You Are Receiving This Notice

The federal Financial Services Modernization Act and state privacy laws require us to send you an annual Notice. This Notice describes how we collect, use, and protect the Personal Information you entrust to us.

Depending on the type of products you have with us, you may also receive a privacy notice required by a federal law, which relates to the privacy of your medical information. That notice is titled "Privacy Notice -- Medical Information".

Personal Information

Personal Information means information that we collect about you such as name, address, Social Security number, income, marital status, employment and similar personal information.

Information We Collect

In the normal course of business we may collect Personal Information about you from:

- Applications or other forms we receive from you.
- Your transactions with us, such as your payment history.
- Your transactions with other companies.
- Mutual of Omaha websites (such as that provided through online forms, site visitor data and online information collecting devices known as "cookies").
- Other sources (such as motor vehicle reports, government agencies and medical information bureaus).
- Consumer-reporting agencies.

How We Protect Your Information

We restrict access to your Personal Information. It is given only to:

- The employees of the Mutual of Omaha companies.
- Others who need to know the information to provide our insurance or financial services to you.

We have physical, electronic and procedural safeguards in place to make sure your Personal Information is protected. These safeguards follow legal standards and established security standards and procedures.

Sharing Within Mutual of Omaha Your Personal Information

In the normal course of conducting business we may share certain of your Personal Information among the Mutual of Omaha companies. The type of information we share could include your name, Social Security number and other identifying information you provide us. We may also share information about your transactions with us, such as your payment history.

We do not share your medical information, except to the extent we are required or permitted to under federal or state law.

Your Creditworthiness Information

We may also share certain information about your creditworthiness among the Mutual of Omaha companies. We do so to make it easier to do business with us. It also lets us better match our products and services with your needs. For example, one of our insurance companies may share information with another of our insurance companies. Creditworthiness includes:

- Your marital status.
- Your income.
- Your employment history.
- Your credit history.

If we did not share this information among our companies, you might be required to provide the same information each time you apply for one of our products or services.

(Continued on reverse side)

Sharing With Third Parties

We may share your Personal Information with third parties outside the Mutual of Omaha companies. For example:

- With our agents and brokers.
- With banks and credit card companies.
- With financial institutions with whom we have joint marketing agreements.

We do so to tell you about other products or services that we or other companies may offer that may be of interest to you. We may also share your Personal Information with third parties we contract with to perform functions on our behalf.

We do not share your medical information, except to the extent we are required or permitted to under federal or state law.

Important Privacy Choices

You have the right to tell us to not share your Personal Information with third parties. Even if you tell us to not share your Personal Information with third parties, we may still disclose your Personal Information for those purposes that are required or permitted by law.

For example:

- To respond to a judicial process or government regulatory authority.
- To process an insurance transaction that you request.
- To service your account, such as paying a claim.
- To allow third parties to perform insurance functions on our behalf.
- To offer insurance and financial products to you, as part of a joint marketing agreement with another financial institution.

You also have the right to tell us to not share information about your creditworthiness among the Mutual of Omaha companies.

You may tell us:

1. To not share your Personal Information with third parties outside the Mutual of Omaha companies except as required or permitted by law, and
2. To not share information about your creditworthiness among the Mutual of Omaha companies.

Just call us toll free at:

1-800-522-6912

Your request will apply to all of the products you have with us. If there is more than one owner of any insurance product or service, any one of you may request that we not share information on behalf of yourself and the other owners.

When you call us, please be prepared to give us the following information for each owner:

- Policy or account number
- First name, middle initial and last name.
- Address, city, state, and zip code.

We will honor your request for as long as you are our customer and for as long as we keep information about you.

If you have already told us to not share your information, it is not necessary to tell us again. Your request will remain on file with us until you ask for a change.