STRUCTURED SETTLEMENT QUOTING SOFTWARE USER'S GUIDE

Overview

United of Omaha Life Insurance Company's (hereafter United of Omaha) Structured Settlement Annuity Quoting Software provides a quick and efficient way to quote with us. You can run quotes for single or multiple annuitants and cases. It allows you to send the quote file to us electronically via email to expedite requests for daily rates or other special quoting considerations. Quotes returned to you can be quickly accessed and opened in the software so you can generate and complete the proposal, contract rate commitment, application, and assignment documents.

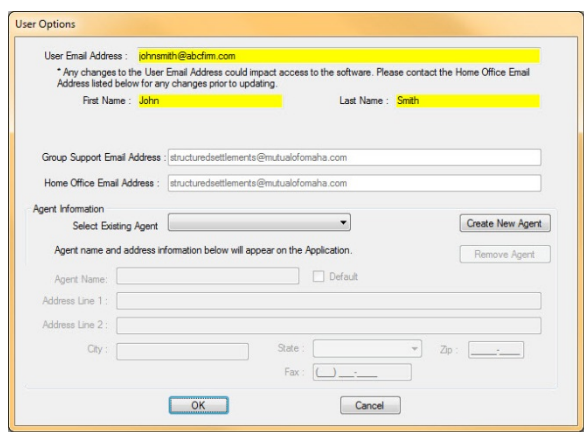
NOTE: United of Omaha does not currently have a product approved for use in New York. Unassigned cases involving a New York owner or cases with an annuitant residing in New York cannot be accepted at this time. A New York product offering will be available in the near future.

Registration and Software Download

For your initial download, please refer to the detailed instructions set forth in the email sent to you with the registration and download instructions. NOTE: Your unique registration key allows you to download our software on up to five different devices. Should your email address change or you need to provide the software to additional users, please contact us at structuredsettlements@mutualofomaha.com and we can assist you to ensure that you have full access to our software.

Getting Started

User Options. When you download the software it will open to the User Options dialog box. Prior to using the software you will need to complete your user profile. To ensure full access to the software, please provide your current email address in the User Email Address field. NOTE: This field should contain your personal email address. Group email addresses should not be used as your User Email Address. If the email address as set forth in the User Setup is incorrect, or if your email address changes in the future, please contact us at structuredsettlements@mutualofomaha.com to ensure your information is current and that you have complete access to the software. To update your user profile, close all cases and utilize the "Tools-User Options" feature in the tool bar. To update your user profile, close all cases and utilize the "Tools-User Options" feature in the tool bar.



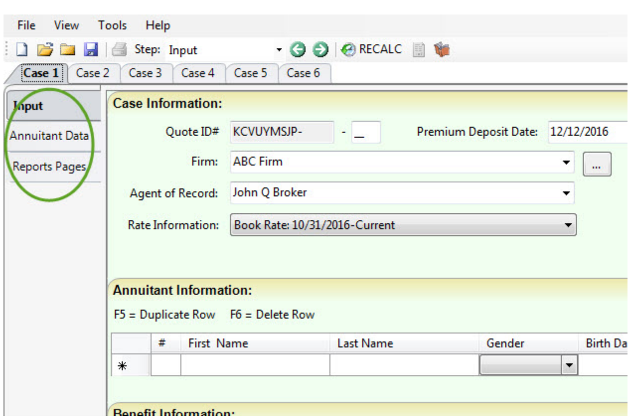
Please complete the First Name and Last Name fields. The individual identified in these fields will be used as the information that appears in the Prepared By field on the Quote Sheet and

Proposal. The Agent Information is not required. However, to retain agent information for use in the Agent of Record field in the Case Information grid, the information must be input in the User Options dialogue box. Such information will not be retained if input only in the Agent of Record field on the Input page. Name and address information for one or more brokers can be stored and managed in the Agent Information section.

To create a new agent profile, complete the Agent Name and Address fields and click on the "Create New Agent" button. You may select an agent as a default by checking the "Default" button next to the Agent Name field. If populated, the Agent Information will appear in the Agent of Record field on the Input page as well as the Application. Agent information may be deleted by clicking on the "Remove Agent" button.

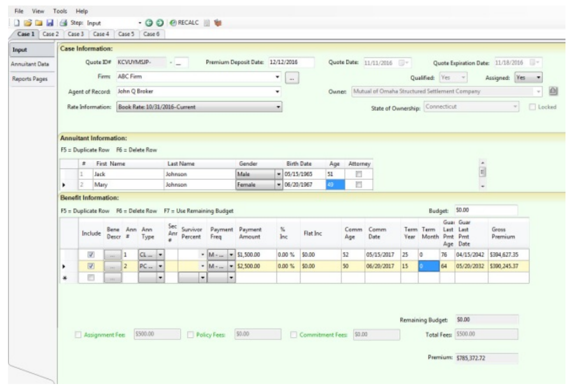
To access our software, once downloaded to your system, simply double click on the Mutual of Omaha Structured Settlements icon on your desktop.

Navigation. The Input tab on the left navigation bar is used to input information needed to generate a quote. The Annuitant Data tab is used to input annuitant address and beneficiary data. The Reports Pages tab is used to generate a Quote Sheet, Proposal, Administrative Package documents (i.e. Application, Beneficiary Page, and assignment documents), and/or a Contract Rate Commitment form.



The generic or saved case names will be shown on the tabs immediately above the Case Information section. You can have up to six cases open at one time.

Generating a Quote – The Input Page



Case Information. The Quote ID is an eight character alpha-numeric identifier that is automatically generated by the quoting software for each saved case. Up to two characters may be added to the field immediately following the Quote ID field to customize identifying information for the quote (i.e. initials). This information will be retained on the case file.

The Premium Deposit Date defaults to 30 days from the Quote Date. If the default Premium Deposit Date falls on a weekend, the date will be pushed forward to the following Monday. This field can be edited to reflect a different Premium Deposit Date. NOTE: The format for date information in all date fields in the software must include a slash or hyphen between the month, date, and years ~~-~~(i.e. *MM/DD/YYYY* or *MM-DD-YYYY*). The Premium Deposit Date must be equal to or greater than the Quote Date. The maximum number of days that the Premium Deposit Date may be from the Quote Date is 270 days.

Quotes are valid for 7 days from the Quote Date, as reflected in the Quote Expiration Date field. Clicking on the RECALC icon in the top ribbon panel at any time will recalculate the case using the current date as the Quote Date and the current rate series in effect on the Quote Date.

The Firm and Agent of Record fields are required fields to generate a Proposal. Once entered, the Firm information will be retained in the software. To retain Agent of Record information, please complete the Agent Information section in the “Tools-User Options” dialog box as set forth above.

The Rate Information field will display the Book Rate used for the case.   A Rate Book report is available by clicking on the Rate Book icon in the top ribbon panel. This will generate a report that provides the current book rate premium amount per $1000 of periodic payment. NOTE: You must have a case file open to access this report.

To ensure that you have the current rates in effect for your quote you can update the rates in one of two ways. To update rates in the software, you must first be connected to the Internet. Rates may be updated by (1) selecting “Tools – Check for Rate Updates” from the tool bar or (2) restarting the software as it will automatically check for any rate updates upon opening. You will receive a confirmation message when the rates have been successfully updated.

The Qualified box defaults to Yes and cannot be changed. Select in the Assigned field whether the case is assigned by indicating Yes or if unassigned by indicating No. If the Assigned box is marked Yes, the Owner box will default to Mutual of Omaha Structured Settlement Company (hereafter MOSSCO), United of Omaha’s assignment company. If the Assigned box is marked No, the Owner box must be populated with the Owner’s name. This is a required field for the Application. It is not a required field to generate a Proposal.

The State of Ownership is a required field and must be populated to generate a quote. The State of Ownership will default to CT for assigned cases. For unassigned cases, you can select the applicable state from the drop down. NOTE: If the State of Ownership for an unassigned case is New York, United of Omaha cannot accept the case. We currently do not have a product approved for use in New York.

Annuitant Information Grid. Each row represents one Annuitant, and each Annuitant is assigned a unique sequential Annuitant number. The numbers are assigned in the order in which the Annuitants are entered. The F5 key should be used to duplicate the highlighted row. The duplicate row will appear at the end of the grid. Using the F6 key will delete the highlighted row. The Last Name, Gender, Birth Date, and Age fields are required.   The format for Birth Date information is *MM/DD/YYYY* or *MM-DD-YYYY*. The Age field will populate automatically if the Birth Date field is populated. If the Age field is populated, the Birth Date field will automatically be calculated using the Quote Date month and day. An Application will not be available based on an automatically calculated Birth Date. NOTE: Rated ages are not available in the software.

If the case involves structured attorney fees, one or more of the annuitants in the Annuitant Information grid must be designated as an attorney by checking the Attorney box on the far right of the grid.

Benefit Information Grid. The Ann# (Annuitant #) within the Benefit Information grid corresponds to the Annuitant # listed in the Annuitant Information grid. The F5 key can be used to duplicate the highlighted row. The duplicate row will appear at the end of the grid. The F6 key will delete the highlighted row. The Budget field represents the amount that the case has to spend.

Checking or unchecking the Include box allows you to include or exclude a benefit stream from the calculation totals and supporting documents on the Reports Pages.

The Ben Descr (Benefit Description) field is optional. Clicking on the ellipsis box opens up a dialog box in which you can enter a new description or select from existing descriptions (i.e. College Fund). If populated, the Benefit Description will display on the Quote Sheet and Proposal for each corresponding Annuitant and applicable benefit stream.

The Ann# (Annuitant #) field is required. The number assigned in the Annuitant Information grid is the number used to reference that particular Annuitant in the Benefit Information grid. The same Annuitant number can be used to establish multiple benefit streams for one Annuitant. You may enter benefit information for an Annuitant that does not exist in the Annuitant Information grid by typing the next unassigned number into the Ann# field. This will trigger the Primary Annuitant box. The Last Name, Gender, Birth Date (*MM/DD/YYYY* or *MM-DD-YYYY*) and Age fields noted in yellow are required. Information saved in the Primary Annuitant dialog box will be retained and displayed in the Annuitant Information grid.

The Ann Type (Annuity Type) drop down list allows you to select from the following annuity forms:

- CL – Life with Period Certain
- PC – Period Certain
- LS – Lump Sum[1]
- LO – Life Only
- TL – Temporary Life[3]
- LL – Life Contingent Lump Sum[1,3]
- IR – Life with Installment Refund[3]
- JS – Joint and Survivor[2,3]

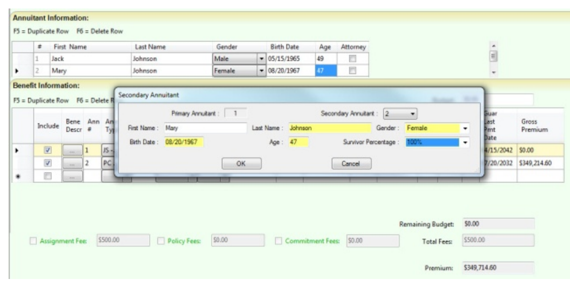
[1] LS or LL can only be selected if (1) another Annuity Type other than LS or LL is also selected or (2) at least two LS or LL benefit streams are selected.

[2] If JS is selected the Secondary Annuitant dialog box will prompt you to enter the secondary annuitant information. The Last Name, Gender, Birth Date (*MM/DD/YYYY* or *MM-DD-YYYY*), Age, and Survivor Percentage (50, 66.7, 75, or 100%) fields noted in yellow are required. Information saved in the Secondary Annuitant dialog box will be retained and displayed in the Annuitant Information grid.

[3] These annuity forms are not available for structured attorney fees.

You can utilize the “Tools – Set Defaults” feature in the Tool Bar to build default annuity payment information by Annuity Type. When an Annuity Type is selected in the Benefit Information grid, the corresponding default information that has been built in the “Tools – Set Defaults” feature will automatically populate all fields according to the default information.

The Sec Ann# (Secondary Annuitant #) field is required only if a Joint and Survivor annuity form is selected. The Survivor Percent drop down is only enabled and required if a Joint and Survivor annuity form is selected.



The Payment Freq (Payment Frequency) field is required. Available selections include Annual, Semi-Annual, Quarterly, and Monthly. NOTE: Weekly, Bi-weekly and payments repeating every X number of years is not currently available.

The Payment Amount field is required. The minimum payment amount is $100.00. If the Payment Amount field is left at $0.00, the software will calculate the amount when the Gross Premium field is entered and all other required fields are completed. For Annuity Types LS and LL, any single payment amount cannot exceed the following without Home Office approval: (1) $2,000,000.00 if deferred less than 20 years from the Purchase Date or (2) $500,000 if deferred more than 20 years.

The % Inc (% Increase) field is used to incorporate a cost of living adjustment (hereafter COLA). It is not a required field. It is designed to accept a range of COLA increases from 0-6% accepting inputs up to two decimal places within that range. The Flat Inc (Flat Dollar Increase) field is used to incorporate a flat dollar COLA and is not required. The maximum increase amount is 10% of the base benefit amount. The % Inc and Flat Inc are alternate fields and cannot both be used on a single benefit stream.

The Comm Age (Commencement Age) field is required and represents the date when the payment will start. If the Comm Date (Commencement Date) field is entered then the Comm Age field will be calculated by the system. The Comm Age must be between ages 0-85. NOTE: The Comm Age when an Annuitant's first benefit stream becomes payable must not exceed age 85 without Home Office Approval. Subsequent benefit streams may commence after the Annuitant reaches age 85 so long as the first benefit stream was payable at or before age 85.

The Comm Date (Commencement Date) field represents the date the benefit will start. This information may be entered in date format (i.e. *MM/DD/YYYY* or *MM-DD-YYYY*) or it may be calculated based on an alphanumeric value that is entered in terms of years and/or months from the Premium Deposit Date (i.e. Y5M7). If the Comm Age field is entered then the Comm Date field will be calculated by the system. For all Annuity Types other than an LS or LL, the Comm Date must be at least 30 days after the Premium Deposit Date. For Annuity Types LS and LL, the Comm Date must be at least 12 months from the Premium Deposit Date. If the age of majority for the annuitant is less than one year out, please contact the Home Office for approval. For attorney fees, the Comm Date for any benefit stream cannot be 01/01/-01/14.

The Term Year and Term Month fields represent the number of years and months that the payments are guaranteed, respectively. The Term Year field is required for CL, PC, and TL annuity types and optional for a JS annuity type. The range for this field is 2-40 years.

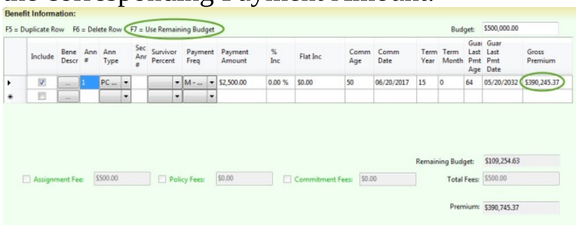
The Term Month field is optional and is used only if the guaranteed term is not measured evenly in years. For annual payment frequencies the input option is 0 only. For semi-annual payment frequencies the input option is 0 or 6 only. For quarterly payment frequencies the input options are 0, 3, 6, or 9 only. For monthly payment frequencies the input option ranges is 0-11 months.

The Guar Last Pmt Age (Guaranteed Last Payment Age) and Guar Last Pmt Date (Guaranteed Last Payment Date) fields are companion fields. These fields are required for Annuity Types CL, PC and JS only if it includes a term certain option. They represent the age of the Annuitant or date, respectively, when the last guaranteed payment in the applicable benefit stream will be made. For annuity type IR, the Guar Last Pmt Age is calculated by the system. These fields are disabled for Annuity Types LS, LL, and TL.

The Guar Last Pmt Age cannot be less than the Comm Age. The Guar Last Pmt Date cannot be earlier than the Comm Date. The Guar Last Pmt Date cannot be more than 40 years later than the Premium Deposit Date without Home Office Approval.

The Gross Premium field represents the total amount being paid for each benefit including premium tax, if applicable. The Gross Premium does not include any case level fees (i.e. Assignment, Policy or Commitment Fees). If the Gross Premium for an annuitant exceeds $1 million, Home Office approval is required. Gross Premiums must be equal to or greater than $10,000.00 at the case level. The payout for each annuitant must exceed the Gross Premium to be valid.

The Remaining Budget field will reflect the Budget field, if populated, less all Gross Premium amounts marked as "Included" and any applicable case fees. The F7 "Use Remaining Budget" function in the Benefit Information grid may be used to apply the amount in the Remaining Budget field to a highlighted Gross Premium field and recalculate the corresponding Payment Amount.



The Assignment Fee is $500.00 and is applied on a case level for all cases for which the Assigned field in the Case Information grid is marked "Yes." The Assignment Fee is $0.00 when the Assigned field in the Case Information grid is marked "No."

The Policy Fees field will reflect the Policy Fee of $300.00 if the Gross Premium, excluding any Assignment or Commitment Fees, is less than $40,000.00.

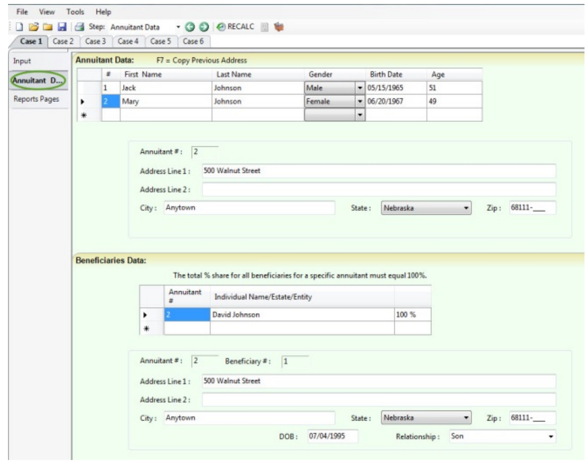
The Commitment Fees are applied when the period from the Quote Date to the Premium Deposit Date exceeds 60 days. The Commitment Fee is equal to 0.20% of the total Gross Premium amount for each 30 days, on a prorated basis, that such period exceeds 60 days, calculated from the 61st day from the Quote Date to the Purchase Date.

The Total Fees field reflects the sum of applicable Assignment Fee, Policy Fee, and Commitment Fees.

Error Messaging. Error messages will be indicated by a red circle with an exclamation mark (!) and appears close to the affected information. You can read the appropriate error message by hovering over the indicator.

Annuitant Data Page

You can access the Annuitant Data page by selecting Annuitant Data from the left navigation bar. The information that is entered on this page for the Annuitant(s) and any Beneficiaries will carry forward to the Application and Beneficiary Page.



Annuitant Data Section. The Annuitant information that was entered on the Input Page will carry forward and display in the Annuitant Data grid (i.e. Annuitant #, First Name, Last Name, Gender, Birth Date, and Age). The Address, City, State, and Zip information can be entered in the appropriate fields for the Annuitant highlighted in the Annuitant Data grid, and this information will carry forward to the Application and Beneficiary Page. All Address information fields are optional. Utilizing the F7 "Copy Previous Address" function, address information for an Annuitant can be copied from the immediately preceding Annuitant information in the Annuitant Data section.

For privacy reasons, we do not capture the Social Security Number information in our system. However, this information can be manually inserted into the Application and Beneficiary Pages. NOTE: If the Annuitant's state of residence is New York, United of Omaha cannot accept the case. We currently do not have a product approved for use in New York.

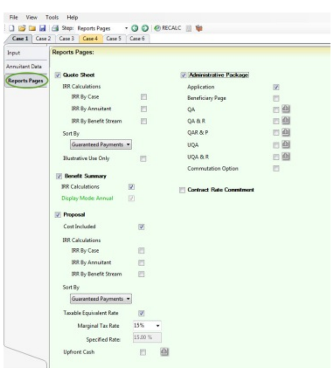
Beneficiaries Data Section. Indicate in the Annuitant # field to which Annuitant the Beneficiary information should relate. The Name of the Beneficiary and the applicable percentage share can be entered in the Beneficiaries Data grid. The Address, City, State, and Zip will correspond to the highlighted Beneficiary information in the grid and the Beneficiary # will correspond to the entry as it appears in the Beneficiaries Data grid. This information will carry forward to the Application and Beneficiary Page, if applicable. Utilizing the F7 “Copy Previous Address” function, address information for a Beneficiary can be copied from the immediately preceding Beneficiary information in the Beneficiaries Data section.

The total share percentage for all Beneficiaries of a particular annuitant must equal 100%. All fields are optional. NOTE: To designate contingent or tertiary beneficiaries, please use the Beneficiary Page document in the Administrative Package which can be accessed through the Reports Pages.

The F5 key can be used to duplicate a row. The new entry will appear at the bottom of the grid. All address information will also be duplicated. The Relationship field is optional and information may be entered by selecting an option from the drop down or a unique entry may be entered by typing that information in the blank field.

Reports Pages

You can access the Reports Pages by selecting Reports Pages from the left navigation bar. You can then select the Report(s) to be generated by checking the box next to Quote Sheet, Benefit Summary, Proposal, Administrative Package and/or Contract Rate Commitment.



<u>Quote Sheet</u>. The Quote Sheet provides an abbreviated and concise summary of the case information. The header reiterates key information including the Owner, Rate Series used for the quote, the effective date of the applicable Rate Series, whether the case is assigned or unassigned, the Owner State, the Quote Date and the Purchase Date. Each Annuitant’s name, gender, date of birth and age appears in a header immediately preceding the summary of all periodic payments. If the case includes attorney fees, the attorney Annuitant will be designated as an attorney immediately following his/her name. If a Benefit Description was noted in the Benefit Information grid on the Input Page, this description will appear immediately preceding the affected periodic payment. A subtotal of each Annuitant’s Annuity Cost Without Fees and Up Front Cash appears immediately following the summary of all periodic payments.

The Summary Information box at the end of the Quote Sheet provides the total Annuity Cost for all annuitants included in the case, the Assignment Fee if applicable, the Total Annuity Cost With Fees, and the Case IRR if selected to be included.

IRR Calculations may be included by selecting IRR By Case, IRR By Annuitant, and/or IRR By Benefit Stream from the Reports Pages. The IRR By Case will appear in the Summary Information box at the end of the case summary(ies). The IRR By Annuitant will appear in the subtotal for each Annuitant. The IRR By Benefit Stream will appear on each periodic payment line.

Periodic payment information may be sorted under each Annuitant by Guaranteed Payments. Life contingent periodic payments appear first under the heading “Life Contingent Payments” followed by the guaranteed payments under the heading “Guaranteed Payments” and are sorted under each heading chronologically with the earliest Commencement Date appearing first. Alternatively, periodic payments may be sorted by Commencement Date (sorted chronologically by the date the periodic payment commences), or Input Order (the periodic payments will appear in the order that they were input into the Benefit Information Grid).

Benefit Summary. The Benefit Summary provides a periodic payment schedule by the year in which the payment(s) is/are made. NOTE: The Quote Sheet and/or Proposal must be selected on the Reports Page to generate the Benefit Summary report.

Proposal. The Proposal provides the formal presentation of the case information, periodic payments, Premium, and Fee information.

The header reiterates key information including the Owner, Rate Series used for the quote, the effective date of the applicable Rate Series, whether the case is assigned or unassigned, the Owner State and any applicable premium tax, the Quote Date, Purchase Date, and the Expiration Date. Each Annuitant's name, gender, date of birth and age appears in a header immediately preceding the benefit stream information. If the case includes attorney fees, the attorney Annuitant will be designated as an attorney immediately following his/her name.

The periodic payments for each Annuitant appears immediately under the header, including an explanation of the Annuity Type, periodic payment amount, payment start date and end date, if applicable. If a joint and survivor annuity is payable, Joint Annuitant information will be included in the explanation of the Annuity Type. Applicable Guaranteed Payout, Expected Total Benefit, and Premium including applicable Premium Tax are included for each corresponding periodic payment. If a Benefit Description was noted in the Benefit Information grid on the Input Page, this description will appear immediately preceding the effected periodic payment.

A subtotal of each annuitant's applicable Guaranteed Payout, Expected Total Benefit, and Premium including applicable Premium Tax appears immediately following the explanation of all benefit streams.

The Summary Information box at the end of the Quote Sheet provides the Total Annuity Cost for all Annuitants included in the case, the Assignment Fee if applicable, the Total Annuity Cost With Fees, and the Case IRR if selected to be included. If the Cost Included checkbox is not selected for the Proposal, the Premium and Total Annuity Cost information will not be displayed on the Proposal.

IRR Calculations may be included by selecting IRR By Case, IRR By Annuitant, and/or IRR By Benefit Stream. The IRR By Case will appear in the Summary Information box at the end of the case summary(ies). The IRR By Annuitant will appear in the subtotal for each Annuitant. The IRR By Benefit Stream will appear on each periodic payment line.

Benefit stream information may be sorted under each annuitant by Guaranteed Payments. Life contingent payments appear first under the heading "Life Contingent Payments" followed by any guaranteed payments under the heading "Guaranteed Payments" and are sorted under each heading chronologically with the earliest Commencement Date appearing first. Alternatively, periodic payments may be sorted by Commencement Date (sorted chronologically by the date the benefit stream commences), or Input Order (the benefit streams will appear in the order that they were input into the Benefit Information Grid).

The default for the Marginal Tax Rate field is 15% when the Taxable Equivalent Rate is checked. You can select an alternate Marginal Tax Rate by using the drop down menu. If the Taxable Equivalent Rate box is checked, the Summary Information box will include a statement reflecting the Taxable Equivalent yield based on the case IRR and the Marginal Tax Rate selected by the user.

If the Upfront Cash box is checked, a dialog box will appear and prompt the selection of the annuitant(s) for which the Upfront Cash information applies. The amount of the Upfront Cash should be entered in the Amount field. Multiple upfront cash payments may be included for each annuitant. Check the Include box to display the Upfront Cash information on the Proposal. This information will appear immediately preceding the periodic payment information as Cash Up Front to Claimant for the applicable Annuitant(s). If there are multiple Annuitants, the Upfront Cash dialog box will allow input for each of the Annuitants by using the Annuitant # drop down menu.

Administrative Package. The Administrative Package is made up of the Application, Beneficiary Page, United of Omaha's standard QA, QA&R, and QAR&P documents as well as the Uniform QA and QA&R (UQA and UQA&R) documents.

Birth Dates for all annuitants must be entered on the Input Page before Applications can be printed. System generated Birth Dates will not be accepted on the Application.

The Application consists of an Application and a Schedule A. Owner information will appear on the Application as provided on the Input Page. Data input into the Annuitant Data pages for the Annuitant(s) and any Beneficiaries will appear in the Application. All fields can be manually edited on the Application.

The descriptions of the Annuity Types on the Schedule A will match the descriptions that appear on the Proposal. Annuity Types without guarantees (LO, JS, LL and TL) will be grouped together on the Schedule A under the heading "Life Contingent Payments" and then displayed in chronological order starting with the earliest Commencement Date. Annuity Types with guarantees (CL, LS, IR, PC, and JS if a period certain has been included) will be grouped together on the Schedule A under the heading "Guaranteed Payments" and then displayed in chronological order starting with the earliest Commencement Date.

If the Payee for the periodic payments will be multiple parties (i.e. to the guardian prior to the annuitant reaching the age of majority and then to the annuitant directly upon reaching the age of majority), please document on Schedule A the appropriate Payee information for the periodic payments.

If the case includes attorney fees and the requirements for attorney fees have been met on the Input Page, the following text will appear between the Payment heading and the Annuity Type description for the attorney Annuitant: "Pursuant to the Settlement Agreement, the Claimant has authorized and instructed payment to be made to his or her attorney. Such payment instructions are solely for the Claimant's benefit and convenience and do not provide the Claimant's attorney with any ownership interest in any portion of the periodic payment(s)."

The Beneficiary Page will automatically be selected and generated if there are 3 or more Beneficiaries input for a single Annuitant. Beneficiary information for the first two Beneficiaries for each Annuitant will appear on the corresponding Application. Additional Beneficiary information will appear on the Beneficiary Page.

Selecting any one of the Assignment Documents will open a dialog box. The Assignor and Claimant information must be entered into the dialog box to generate the corresponding Assignment Document. NOTE: The QAR&P document is not available for attorney fee structures. **Also, a separate QAR&P must be created for each Annuitant. Multiple Annuitants on a single QAR&P will not be accepted.** The descriptions of the Annuity Types on the Addendum to the Assignment Document(s) will match the descriptions that appear on the Proposal and the Application's Schedule A.

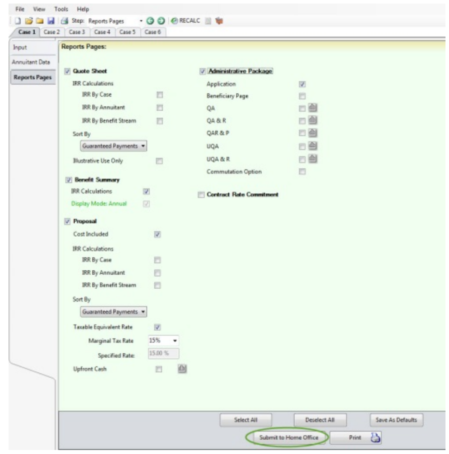
If the Commutation box is checked, the following statement will appear on the Schedule A of the Application and the Addendum to the Assignment Document: Upon the death of the annuitant/claimant, any remaining guaranteed payments may be commuted at the option of the named beneficiary." NOTE: The commutation language will only be included if one of the following Annuity Types are included in the Schedule A: PC, CL, LS, IR, and JS with a period certain. No commutation will be included for life contingent Annuity Types with no guaranteed payments.

<u>Reports Pages Control Buttons</u>. User preferences for (1) documents to be generated as well as (2) the information displayed on documents and the order in which it is displayed may be saved by clicking on the "Save As Defaults" button. This will select all reports noted as system defaults in all subsequent cases. All subsequent cases will have the selected cases populate with checkmarks indicated by the user as defaults.

The Select All button will place a check mark in the following boxes: Quote Sheet, Benefit Summary, Proposal, Administrative Package, and Contract Rate Commitment. All secondary options saved as defaults will also be selected. The Deselect All button will deselect all boxes that are checked.

The Submit to Home Office button allows users to save cases and send them to the Home Office via email. This option is ideal for cases requesting daily rates and any cases that require Home Office approval. After hitting this button, you will be prompted to specify a location to save the file. Once the case has been saved, an email window will appear with a copy of the saved case attached in the email. The recipient address will be pre-populated as structuredsettlements@mutualofomaha.com and the last name of the first Annuitant will be referenced in the subject line of the email.

This also allows the Home Office to return adjusted case files to you electronically via email. Double clicking on the case file attachment will open the file in the software for review and generation of reports. NOTE: The returned case file will be locked and any fields that impact pricing will be disabled. Subsequent changes needed to impacted fields can be resent to United for revision using the Submit to Home Office button.



The Print button will generate all documents selected in Adobe Reader. From Adobe Reader the documents can be revised, printed and saved. If the Proposal margins are too wide and do not print correctly, please consider adjusting your print setting to "Fit" or "Shrink Oversized Page" or the equivalent setting for your print driver.

NOTE: Quotes that fall outside of our quoting parameters, as indicated by error messaging on the Input Page are available to print and review. Affected cases will be noted by an error message adjacent to the Print button. The Proposal document will indicate it is for Illustrative Use Only on the top of the document to reinforce that the quote as generated is not buyable. NOTE: The following parameters, if exceeded, will completely suppress printing and the error message adjacent to the Print button will indicate the specific parameter that has been exceeded: (1) Premium is less than $10,000, (2) the deferral period plus the term certain period is more than 50 years from the Quote Date, (3) the Premium Deposit Date is more than 270 days from the Quote Date, or (4) the case generates a negative return.

Conclusion

Please refer to United of Omaha's underwriting guidelines for specific underwriting and administrative issues.   Thank you for the opportunities you bring to us. We sincerely appreciate your business and look forward to working with you.

Please contact us with any questions you may have via email at structuredsettlements@mutualofomaha.com or via phone at 800-617-2861, Option 1.