



From time to time insurance carriers have to make prudent business decisions that are important to the long-term financial health of the company. This is one of those times. **Due to the New York regulatory environment for term products and products with secondary guarantees, Companion of New York will be temporarily suspending sales for our Term Life Answers (TLA) and our GUL, GUL Plus and GUL Survivor products in New York only.** This decision was not made lightly. We will continue to monitor this position closely in efforts to bring these products back to New York in the future.

This change does not affect the simplified issue products including Living Promise (Final Expense), Term Life Express (TLE), Children's Whole Life (CWL) and Guaranteed Universal Life Express (GULE). **All of these products will continue to be available for sale in New York as will AccumUL Plus and AccumUL Answers.**

We are working very closely with the New York State Insurance Department to receive approval of our new IUL product and hope to have it available for distribution and sale very soon.

Be assured... pending cases in house at Mutual of Omaha for TLA, GUL, GUL Plus and GUL Survivor in NY will continue to be underwritten. In addition, we know that many of you may have outstanding quotes or pending applications that have not been submitted to Mutual of Omaha yet. We will accept applications for TLA, GUL, GUL Plus and GUL Survivor in NY **until May 31, 2016.** They **must** be in our home office no later than **May 31, 2016** – unfortunately we will not make any exceptions.

I would like to express my gratitude to all of our distribution partners for the great year we are having in 2016. We also appreciate your dedicated partnership with Mutual of Omaha and look forward to continuing to grow our relationship in the future. Mutual of Omaha remains committed to Life Brokerage and stands by our position of being your "Carrier for Life".

Should you have any further questions, please contact your Sales Director or Account Executive, and we will do our best to answer your questions.

Best Regards,

Tess Grace
Senior Vice President
Life Brokerage Sales