

# LEVERAGING THE MUTUAL BRAND TO CLOSE MORE DEALS



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# YOUR PRESENTER



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*Mark O'Neil has over 20 years of experience in reverse mortgages, with a background as a real estate attorney, loan officer, and top-producing wholesale AE. He currently serves as SVP of Wholesale at Mutual of Omaha Reverse Mortgage, leading the channel's national growth.*

# LEVERAGING THE BRAND

How independent bankers and brokers benefit  
from their affiliation with Mutual of Omaha

# THE CONSUMER TRUST GAP IN REVERSE MORTGAGE

- Reverse mortgages are still misunderstood by many consumers
- Seniors are often cautious, skeptical, and brand-sensitive
- Independent brokers must overcome:
  - Fear of scams
  - Negative media narratives
  - Family objections

# WHY BRAND MATTERS MORE WITH SENIOR BORROWERS

- Seniors value:
  - Longevity
  - Stability
  - Familiar household names
- Adult children & other trusted advisors influence decisions and look for:
  - Reputable institutions
  - Clear accountability
- Unknown lenders = hesitation
- Trusted brands = confidence to move forward

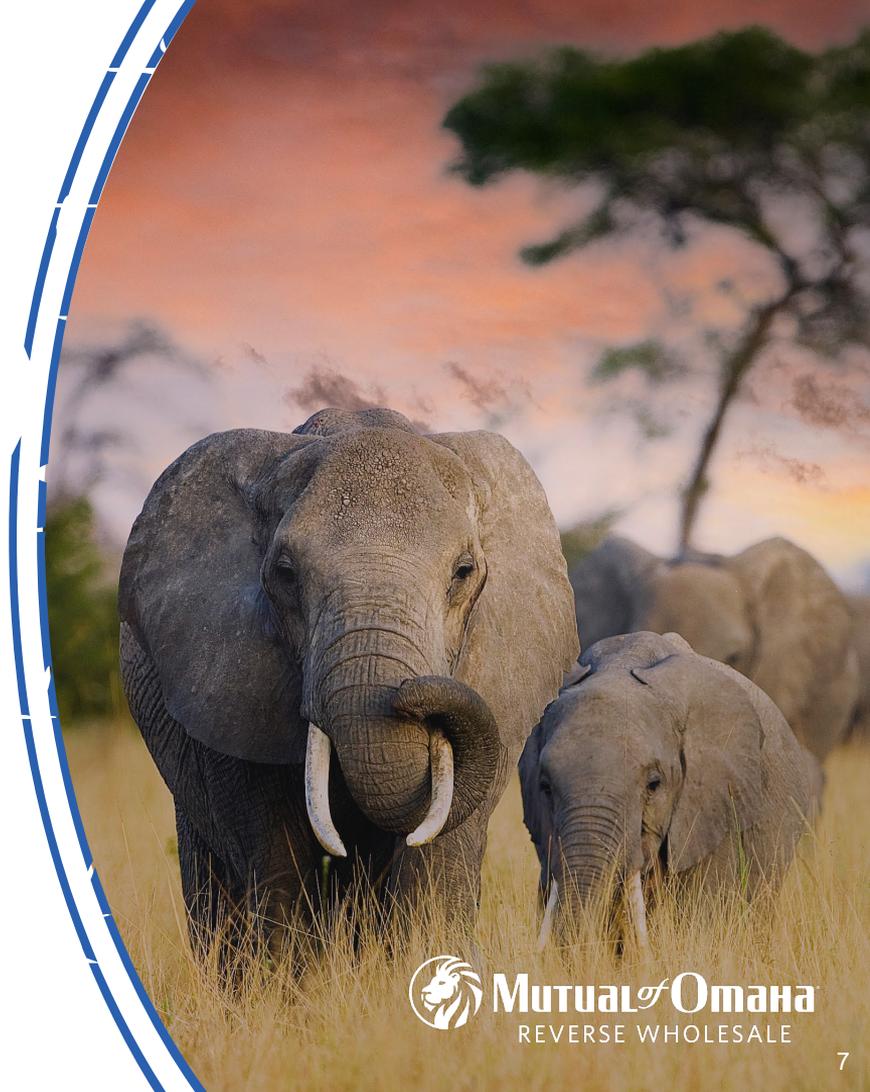
# MUTUAL OF OMAHA: A BRAND SENIORS ALREADY TRUST

- 100+ years of financial services history
- Deep roots in insurance, retirement, and longevity planning
- Familiar to:
  - Borrowers
  - Spouses
  - Adult children
- Known for stability, protection, and doing things “the right way”
- You’re not introducing a lender – you’re reinforcing trust they already have

# MUTUAL OF OMAHA NAME RECOGNITION

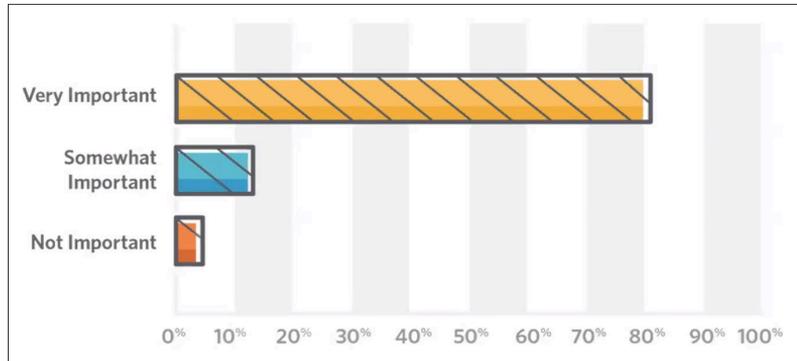
Total brand awareness of **95%**  
among **55+** year-olds

- What Mutual of Omaha is best known for:
  - Well known and established company – 75%
  - Associate with Wild Kingdom – 64% (age 55+)
  - Is a financially strong company – 53%
  - Rich past and values that are still relevant – 52%
  - Quality products/services – 48%



# MUTUAL OF OMAHA IS A FORTUNE 300 COMPANY, WHICH HAS BEEN IN BUSINESS FOR 114 YEARS.

How important was Mutual of Omaha's stability and reputation in your decision to work with us?



Answered: 590 Skipped: 0		Responses	
Very Important	81.53%	481	
Somewhat Important	13.56%	80	
Not Important	4.92%	29	



## LEVERAGE THE NOSTALGIA

*Wild Kingdom* was a new foray into sponsorship running from 1963 - 1988. Throughout the years, *Wild Kingdom* told millions about who Mutual of Omaha was and what the company stood for.

## It's back!

- The new series highlights positive, modern conservation efforts
- Currently airing its 3<sup>rd</sup> season
- Saturday mornings on NBC's "The More You Know"
- Stream on Peacock





## WHAT THIS MEANS FOR YOU AS A BROKER

- Instant credibility in the first conversation
- Shorter trust-building cycle
- Easier family buy-in
- Fewer stalled or abandoned applications
- Stronger positioning against:
  - Call centers
  - Online lenders
  - Aggressive direct-to-consumer ads

# HOW TO USE THE MUTUAL OF OMAHA NAME IN CONSUMER CONVERSATIONS

- “We partner with Mutual of Omaha for reverse mortgages.”
- “You may already know Mutual of Omaha from insurance or retirement planning.”
- “They’ve been helping seniors protect their financial future for over a century.”
- “This isn’t a startup reverse lender – it’s a household name.”
- “Your loan will be serviced by Mutual of Omaha Mortgage”

# BROKER FEEDBACK ON LEVERAGING THE RELATIONSHIP

- “The Mutual of Omaha brand carries significant trust. Even when my clients were initially unsure of how a reverse mortgage works, knowing your company was behind it put them at ease.” - *Daniel Prada, 702 Lending Group*
- “If a client is hesitant or worried about RMs we always mention that we use MOOM and remind them about the Wild Kingdom show and the longevity of the company. They usually calm down simply because they can relate to the company and its history.” – *Keith Swenson, Security Home Mortgage*
- “Compared to other reverse lenders, Mutual of Omaha stands out because of name recognition.” – *Tom Russo, Encompass Mortgage Services, Inc.*

# **BROKER PROTECT<sup>SM</sup>**

- ✓ Mutual of Omaha Reverse Mortgage will not solicit your borrowers and will exclude them from targeted marketing campaigns
- ✓ You will be alerted if a payoff is ordered on one of your loans
- ✓ Your firm's name will be added to the monthly servicing statement

**We Support Your Business – Not Compete With It.**



# WHY PARTNER WITH MUTUAL?

- Brand Strength and Recognition
- Competitive Pricing and Products
  - SecureEquity®
- Fast Turn Times
- Reverse Simplified
- Broker Processing
- Best-in-Class Training
  - Live and Online
- Broker Protect<sup>sm</sup>
  - Your borrowers stay  
YOUR borrowers
- Co-branded Materials

## Customize Assets Below

To customize a flier, please select customize for one of the assets below, then enter your information correctly in the form and hit submit. If you do not fill out the form correctly, this may delay the process or your request may need to be resubmitted.

### Collateral Templates ▾

Selected: SecureEquity Reverse Mortgage

### Fill out the required fields below >

Full Name (required)  Your NMLS #

Title

Personal Headshot (required)



RESET CROP

Phone (required)  Email (required)

Website

ReverseMortgage.com

**SecureEquity**  
Powered by Mutual of Omaha Mortgage

## SecureEquity Reverse Mortgage

Designed for homeowners with high-value properties

SecureEquity is a proprietary loan offered by Mutual of Omaha Mortgage, specifically designed for homeowners with high-value properties. This financial product allows homeowners to access their home equity while eliminating the need for monthly mortgage payments<sup>1</sup>.

Homeowner must occupy home as primary residence and retain current or property taxes, homeowners insurance, title costs of home maintenance, and any HOA fees. In traditional reverse mortgage, the first-year payment limit is typically 60% of the total loan process.

### Key Features of SecureEquity

- For high-value properties exceeding FHA limits
- 100% of Funds Available in year one - unlike FHA reverse mortgages<sup>2</sup>  
<sup>2</sup>These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency.
- Tax-free<sup>3</sup> lump sum of up to \$4 million  
<sup>3</sup>Please consult a tax advisor.
- Fixed interest rate or adjustable rate with a growing line of credit
- Pay off the primary mortgage<sup>4</sup> while retaining homeownership as long as loan terms are satisfied.  
<sup>4</sup>A Reverse Mortgage is a Debt.
- Age 55<sup>5</sup> and older  
<sup>5</sup>Due to state restrictions, some states have a higher minimum age than 55.
- No Mortgage Insurance Premium (MIP)
- No pre-payment penalties

Let's Chat!

Jane Smith NMLS #12345  
Loan Officer  
Reverse Mortgage Inc. NMLS #123456

**YOUR LOGO**

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# Co-branded Materials



# Consumer Marketing Materials

REVERSE MORTGAGE

## PEOPLE ARE TALKING ABOUT IT

Here are some questions they're asking.



### What is a Reverse Mortgage?

The Home Equity Conversion Mortgage (also known as the reverse mortgage) was created in 1989 to help older homeowners meet the financial demands of retirement and aging in their home. It is a mortgage loan based on your home's value, the youngest borrower's age and the current interest rate. What makes the HECM so unique is that it requires no monthly mortgage payments giving you access to funds without the financial burden during your retirement years. You retain title (ownership) to your home as long as you meet the basic requirements of the loan. The loan is ultimately repaid when you or the last surviving borrower (or non-borrowing spouse) pass away through the sale of the property or refinancing by your heirs.

### Who is eligible?

Homeowners with at least one borrower 62 years of age on title to the home and with sufficient equity may be eligible. The home must be the primary residence. A borrower's financial capacity and credit history are reviewed to insure the long-term success of your loan and ability to pay ongoing property taxes and homeowner's insurance.

### Does my credit score affect eligibility?

Your credit score is not the determining factor if you are eligible for a Home Equity Conversion Mortgage. An applicant's overall credit history, income and existing financial obligations are considered to determine if a borrower has the financial capacity to meet the ongoing obligations of the loan. In some instances, a set-aside of available funds may be required to meet future property obligations such as property taxes and insurance.



STRATEGIES FOR THE USE OF  
**HOME EQUITY  
CONVERSION  
MORTGAGE  
(HECM)  
IN RETIREMENT**

### Pay Off A Mortgage

Eliminating a mortgage in retirement increases cash flow.

A HECM does not require monthly mortgage payments. Borrowers must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the cost of home maintenance, and any HOA fees.

### Stand-By Credit Line

A retirement strategy where the homeowner uses the credit line as a bucket to draw from during bear markets.

### Long Term Care Protection

Set up a credit line and let it grow untouched, to use only if needed.

### Emergency Back-Up

Set up a credit line to use only as needed.

### Tenure Payments

Tax-free lifetime income stream, thereby reducing the need to make withdrawals from tax portfolios.

Consult a tax specialist.

### HECM For Purchase

Use the HECM to purchase a new home ("right-size"), and invest the difference for retirement.

### Divorce Settlement

Use the HECM to buy out a spouse's portion of the home without selling or withdrawing funds from portfolio.

### Let's Chat!



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Corporate NMLS #1025894

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ID REF:

Equal Housing Lender

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## HOW IS INFLATION IMPACTING YOUR RETIREMENT?

The rising cost of food, gas, and prescriptions impacts so many, but as a senior homeowner - you have options.

If you could use additional cash flow during retirement, it might be time to consider a Home Equity Conversion Mortgage (HECM), also known as a reverse mortgage.

A reverse mortgage, is an FHA-insured loan that lets homeowners age 62+ tap into their home equity with no monthly mortgage payments\*, creating additional monthly cash flow to cover expenses, pay off high-interest debt like credit cards, modify the home to age-in-place and so much more.

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Loan Officer  
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Contact us to learn more about a  
Home Equity Conversion Mortgage:

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Or visit: [ReverseMortgage.com](http://ReverseMortgage.com)

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Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the cost of home maintenance, and any HOA fees. If your heirs want to keep the home after your death, they will have to repay either the full loan balance or 95% of the home's appraised value, whichever is less. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any government agency. Subject to credit approval. For licensing information, go to: [www.reversemortgages.com](http://www.reversemortgages.com)

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Postage

## SUMMARY

- Mutual of Omaha's brand strength and recognition is unmatched in our industry – it will build trust and help win deals
- Use the affiliation when appropriate – it's not about putting Mutual ahead of your relationships; it's about strengthening your hand
- Mutual of Omaha Mortgage respects the relationship between the TPO originator and your borrowers

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