

# WRITING STYLE GUIDELINES

Mutual of Omaha Insurance Company

July 2025



Mutual of Omaha Writing Style Guidelines outline the company's style and usage. Its purpose is to help associates, contractors and outside vendors present a consistent voice to our varied audiences, including prospects, customers, associates and the community. In addition to providing guidance on names and common words, it also gives direction on general grammar and usage questions.

For topics not covered here, please see:

- The Associated Press Stylebook
- Merriam-Webster Dictionary
- Mutual of Omaha Brand Guidelines
- Employment Brand Guidelines
- Mutual of Omaha's Wild Kingdom Brand Guidelines



*Need help with a term or concept in the guide or struggling with writing or editing content? Mutual of Omaha's Brand Marketing team of writers is here to assist. Reach out for personalized support and guidance to ensure your content aligns with our brand voice and style.*





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### Did you know?

To search for a term within this PDF, you can use the **Find** or **Search** feature, often accessed through the keyboard shortcut CTRL+F (or Command+F on a Mac). This opens a search bar where you can enter the word or phrase you're looking for.

 **Note:** Italics are used throughout the guide to highlight examples of correct and incorrect usage. However, in copy, words shouldn't be italicized for regular usage.

**401(k)**

401(k) should include parentheses and no space.

**abbreviations, acronyms**

Only use abbreviations if referenced more than once in copy. Then, on first reference, place the abbreviation in parentheses. *The Association of Zoos and Aquariums (AZA) often works with Wild Kingdom. One AZA member is Omaha's Henry Doorly Zoo and Aquarium.* Avoid abbreviations and most acronyms in headlines, except those that are widely recognizable (*FBI, EU, US, CIA, IRS, NASA, NATO, COVID*). **Exception:** For internal audiences, *SPA* can be used in headlines in lieu of *Sales Professional Access*.

**accidental death insurance**

In producer- and consumer-facing materials, always use *accidental death insurance*.

Product-specific use when referring to the individual products:

- Guaranteed Advantage<sup>SM</sup> Accidental Death

Service marks are only necessary on first reference.

**address lists**

Mutual of Omaha standards include dashes in phone numbers. List landline first.

**Do not** place a 1 before phone numbers.

**Do not** place the area code in parentheses.

**Do not** call out cellphone numbers.

Mutual of Omaha Advisors Great Lakes  
1 Mid America Plaza  
Suite 222  
Oakbrook Terrace, IL  
847-939-6170

**advance release**

**Do not** use *advanced*.

**advanced markets**

**Do not** use *advance*.

**advisor**

Use *advisor* rather than *adviser* when referencing financial advisors. Don't interchange with *agent*. Use *advisors* for individuals providing financial advice and *agents* for individuals who sell insurance products.

**affiliate and underwriting companies**

For consumers and producers, always use full company name on first reference. Shortened name is acceptable on following references. For associates, shortened name is acceptable on all references.

- Companion Life Insurance Company, Companion Life
- Mutual of Omaha Insurance Company, Mutual of Omaha
- Omaha Supplemental Insurance Company, Omaha Supplemental
- Omaha Insurance Company (**do not** shorten name)
- United of Omaha Life Insurance Company, United of Omaha
- United World Life Insurance Company, United World

For the following companies, always use full company name on first reference and in all references for consumer materials. For producer and internal audiences, acronyms may be used in subsequent references.

- Mutual of Omaha Investor Services, Inc., MOIS
- Mutual of Omaha Marketing Corporation, MOMCO
- Omaha Health Insurance Company, OHIC

**agent**

Don't interchange with *advisor*. Use *agent* for individuals who sell insurance products and *advisors* for individuals providing financial advice.

**ages**

Use hyphens for ages expressed as adjectives before a noun or substitutes for a noun.

*A 50-year-old man, but the man is 50 years old. The boy, 7, has a sister, 10. The woman, 26, has a daughter 2 months old. The policy is for 55-year-olds. The woman is in her 30s.*

When ages are joined by *and* or *or*, expressing more than one element, write: *Generally, 60- and 70-year-olds enjoy this product.* But: *The customers are 60 to 70 years old.*

**AM Best Company****ampersand (&)**

Use ampersand only when it's part of a formal name: *cancer & heart attack/stroke insurance*, or as part of a commonly accepted abbreviation: *R&B*.

**annual enrollment, open enrollment**

Use *annual enrollment* for internal audiences for the Medicare supplement enrollment period from Oct. 15-Dec. 7. Use *open enrollment* with customers and external audiences.

**annuities****deferred annuities**

In producer- and consumer-facing materials, always use *deferred annuity*.

Product-specific use when referring to the individual products:

- Bonus Flexible Annuity
- Ultra-Secure® Plus
- Ultra-Premier<sup>SM</sup>

Registration marks are only necessary on the first reference.

**immediate annuities**

In producer- and consumer-facing materials, always use *immediate annuity*.

Product-specific use when referring to the individual products:

- Income Access<sup>SM</sup>
- Ultra-Income®
- Deferred Income Protector<sup>SM</sup>

Service marks are only necessary on the first reference.

**anti-**

**Do not** use hyphen with anti. *Anticancer drugs*. This follows AP Style and Merriam-Webster Dictionary.

**app**

A program that runs inside another service with use for cellphones, tablets, operating systems and web browsers. Short for application and acceptable on first reference.

**Associate Access**

**Do not** abbreviate to AA.

**associates**

Use this to describe employees, contractors and temporary employees, unless the other specific terms are required to avoid confusion. *Contractors have a different onboarding experience than employees.*

**Associates Insurance Office****asterisks, footnotes**

Use an asterisk if only one qualification/footnote is needed. Otherwise, number footnotes and superscript. Asterisks follow a punctuation mark with no intervening space. The exception is when an asterisk precedes a dash.



**bi-, semi-**

These are often confused since both are related to concept of two. When possible, spell out frequency rather than these using these words. *Your premiums are due twice a month*, rather than, *your premiums are due semimonthly*.

When this isn't possible, use *bi* to mean "every other," and *semi* to indicate "twice in a time period." *Bimonthly* would be used to indicate every other month and *semimonthly* would be for twice a month.

**blue chip, blue chips**

These are corporate priorities the company undertakes that can bring the most value to our customers.

**bullet points**

Capitalize the first word of every bullet. End punctuation is only required when each entry is a full sentence. Additionally, bullet points should:

- Start with the same part of speech for each item (in this example, a verb).
- Use the same voice for each item.
- Use the same verb tense for each item.
- Use the same sentence type for each item.
- Use just a phrase for each item, if desired.

**business and operational units**

Spell out on first reference. Capitalize in all uses. *HR* and *I/S* are acceptable abbreviations on second reference to those units.

**business owner, small-business owner****buy-sell****cancellation**

Not *cancelation*. However, *canceled* is correct.

**cellphone**

Use as one word, no hyphen. This is not to be used interchangeably with *smartphone*.

**Centers for Medicare and Medicare Services (CMS)**

Use full name on first reference. *CMS* may be used thereafter.

**Chairman and CEO**

Acceptable on all references. **Do not** spell out *chief executive officer*.

*James Blackledge, Chairman and CEO*, not *Chairman and Chief Executive Officer, James Blackledge*.

**Chief**

Always spell out. If there are two titles, use only *Chief*, except for *Chairman* and *CEO*.

**citations**

Use cardinal numbers (1-10) and superscript to cite multiple sources in a document. List references at end of document.

**click commands**

When instructing a user to follow a step, bold and capitalize the command.

Click **Verify** to complete your registration.

**co-**

Retain hyphen when forming nouns, adjectives and verbs that indicate occupation or status (*co-worker*, *co-signer*, *co-chairperson*). **Do not** hyphenate in other combinations (*copay*, *coinsurance*).

**co-host, Co-Host**

Use *co-host*, not *host*, for Mutual of Omaha's Wild Kingdom. Lowercase on general reference to *co-host*. *The co-hosts traveled to San Diego to film a new episode*. Capitalize when directly in front of a co-host's name, but lowercase *co-host* after a name. *Co-Host Peter Gros has been with Wild Kingdom since 1985. Dr. Rae Wynn-Grant and Peter Gros are co-hosts of Mutual of Omaha's Wild Kingdom Protecting the Wild*.

**colon**

Capitalize the first word after a colon only if it's a proper noun or the start of a complete sentence.

**commas**

As a rule of thumb, use a comma only where it can add clarity. If meaning is clear without a comma, **do not** add it.

Use commas to separate elements in a series, but **do not** put a comma before the conjunction in most simple series, except where omitting the comma could lead to confusion or misinterpretation.

**No comma necessary:** *The flag was red, white and blue.* (Meaning is clear.)

**Comma necessary:** *I disagreed with my parents, Warren Buffett and Albert Einstein* (As written, readers could believe the author's parents are Warren Buffett and Albert Einstein.)

When elements in a series are long (or the items contain commas), use a semicolon to help add clarity. *I talked to John, product manager; Mohammed, systems architect; and Luz, compliance officer.*

Use a comma with two clauses that are linked by a conjunction and could stand alone as sentences. *I was riding on the elevator, and James Blackledge said hello to me.* No comma is necessary when the subject of the two clauses is the same and not repeated in the second: *We were riding on the elevator and discussing the fourth-quarter results.*

### company

**Do not** capitalize as a substitute for Mutual of Omaha. Use *companies* only when legally required to do so. *The company will match associate donations. The Mutual of Omaha family of companies.*

### company names

Generally, follow preferred spelling, but capitalize the first letter of company names in all uses: *Adidas*. Exceptions include company names that have a capital letter elsewhere in the name, *eBay*. However, company names should always be capitalized at the beginning of a sentence.

Other considerations:

- Use a period at the end of Co.
- No periods are necessary in *LLC* or *LP*.
- **Do not** use a comma before *Inc.* or *Ltd.*, even if it's included in the formal name.
- **Do not** use all-capital-letter names unless the letters are individually pronounced: *BMW*.
- **Do not** use symbols that might distract or confuse a reader. *Yahoo*, not *Yahoo!*
- Lowercase *the* unless it's part of the company's formal name, *The Walt Disney Co.*

### companywide

#### Contract Maximizer, MAX

Spell out and capitalize on the first reference. *MAX* acceptable on second reference.

### contractions

Use whenever possible and appropriate to improve readability and maintain conversational tone, especially in quotes.

### copay, copayments

**Do not** hyphenate.

### corporate objectives

#### cost sharing (n.), cost-sharing (adj.)

*Cost sharing is a great tool to ensure we meet our budget. Our cost-sharing efforts saved the company thousands of dollars.*

## Critical Advantage<sup>SM</sup> Portfolio

When referring to the entire lineup of products:

- First reference: Critical Advantage<sup>SM</sup> portfolio
- All references thereafter: Critical Advantage portfolio or Critical Advantage

Product-specific use when referring to the individual products:

- critical illness insurance
- cancer insurance
- heart attack/stroke insurance
- cancer & heart attack/stroke insurance
- critical illness, cancer & heart attack/stroke insurance

### cross-sell

### customer

The person or entity that pays for our products or services.

### Customer Access

Always spell out for consumer and producer audiences. *CA* acceptable beginning with second reference to internal audiences.

**dates**

Abbreviate certain months (*Jan., Feb., Aug., Sept., Oct., Nov. and Dec.*) when used with a specific date. *Jan. 8, 2001*. When using month alone, *January*, or with a year alone, *January 2001*, spell out all months.

When referencing decades, omit the apostrophe at the end: *the 2000s, the mid-1970s*. If numerals are left out, use apostrophe: *The Roaring '20s*.

**departments and divisions**

Capitalize in all uses to avoid confusion. *Corporate Communications, Law Operations*. But lowercase department and division. *Brand Marketing and Communications department*.

**designations**

Should be listed first following a last name and *Jr., II*. Separate names from industry designations with a comma. *Tom Jones, CLU, ChFC and Dr. Manoj Pawar, MD, FAAFP*.

**division office, DO**

Capitalize only when used as part of a formal office name. *The Great Plains Division Office*, but *the division office achieved record results*. *DO* is acceptable when used in photo cutlines and attributions. *John Smith works at the Great Plains DO*.

**door opener**

Two words in all uses. *The agent used leads as a door opener to relationships*.

**Dr. Manoj Pawar**

For external communications: *Mutual of Omaha Chief Medical Officer Dr. Manoj Pawar, MD, FAAFP*.

For internal communications: *Mutual of Omaha Chief Medical Officer/Senior Vice President Dr. Manoj Pawar*.

On second reference for both: *Dr. Pawar*.

**Dr. Rae Wynn-Grant**

Wild Kingdom co-host. On second reference, use *Dr. Rae* (this is contrary to AP style, but is the preferred style for Wild Kingdom).

**e-App**

**Do not** capitalize “e,” even when beginning a sentence.

**e-App storefront****e-terms**

As a general rule of thumb: e-terms need a hyphen, and the root word should be lower case. *e-business, e-commerce, e-newsletter*, etc. **Exceptions:** *email* and *e-App*. For all standard uses, capitalize the root word only in headlines, when beginning a sentence or when used as a proper noun. Therefore, *I signed up for an e-newsletter about Medicare supplement insurance*, but *I signed up to receive Mutual of Omaha’s Medicare supplement e-News*.

*Email* requires no hyphen. All others should be hyphenated, as in *e-business, e-commerce*. Capitalize only in headlines, when beginning a sentence or when used as a proper noun, as in *e-App, e-Pay*. *The iGO e-App makes submitting applications quick and simple*.

**ellipsis ( ... )**

In general, treat an ellipsis as a three-letter word, constructed with three periods and two spaces, as shown above.

In formal use, it should indicate missing, incomplete or omitted information. Informally, it can be used to represent a trailing of thought, hesitation or to create suspense.

Regardless of use, end punctuation should be used if the words that precede make a grammatically complete sentence.

Like the exclamation point, ellipses should be used sparingly.



## em dash, en dash, hyphen

**Em dash:** For AP style, it's generally used to signal an abrupt change of thought; to offset items in a list and to indicate a missing information. It can be used in place of commas, semicolons and parenthesis. Use a space on both sides. *The concept of this high-deductible Plan G is simple — policyholders share in the cost of their medical care.*

**En dash:** These are not used by AP style or Mutual of Omaha.

**Hyphen:** These are joiners, such as for compound modifiers: small-business owners. AP style also uses hyphens for ranges, such as *Monday-Wednesday*.

### email

Capitalize only in headlines or when beginning a sentence.

### email address

### emojis

**Do not** overuse. Treat emojis like punctuation marks, putting them at the end of a sentence. This is best practice for screen readers.

## employee resource group

Mutual of Omaha-sponsored groups that foster inclusion, awareness, engagement and professional growth opportunities that align with business objectives. *ERG* is acceptable on second reference internally.

Mutual of Omaha has nine ERGs. Shortened name can be used on second reference internally.

A3

Advocates for All Abilities (A3)

BERG

Black Employee Resource Group (BERG)

ELN

Emerging Leaders Network (ELN)

GLO  
BAL

Gay, Lesbian, Bisexual, Transgender and Allies Organization for Business and Leadership (GLOBAL)

LEC

Latino Employee Connections (LEC)

MAPA

Mutual's Asian Pacific Association (MAPA)

WIL

Women in Leadership (WIL)

WOW

Wealth of Wisdom (WOW!)

VERB

Veterans Employee Resource Board (VERB)

## enterprisewide

## employer's liability laws

Apostrophe always appears before the "s".

## Executive VP, executive vice president

Capitalize title and abbreviate *VP* when title precedes name. Lowercase title and spell out *vice president* when title follows name. Always spell out *executive*. *Executive VP Jane Smith*, but *Jane Smith, executive vice president*. **Never** *EVP Jane Smith*.

## explanation of benefits (EOB)

### ext.

Use in all cases as an abbreviation for extension when listing home office phone numbers. **Do not** capitalize.

## factfinding, factfinder, factfind

One word, no hyphen in all uses. *Factfinding with the company's factfinder was important to the agent's success.*

## fall surge/surge

This is an internal phrase used to refer to the *Medicare Annual Enrollment Period* (Oct. 15-Dec. 7). **Do not** use in promotional copy.

## Family and Medical Leave Act, FMLA

## federal workers' compensation

Apostrophe appears after the "s".

**field****financial advisor**

Follow rules for titles.

**financial representative**

Lowercase when referring to job role.

**Financial Representative Trainee program**

Capitalize when referring to program name.

**flyer**

Not *flier*.

**font styles**

When using bold or italics with a punctuation mark, such as a colon, em dash or ellipsis, put the punctuation mark in the same font style.

***Enjoy these benefits of guaranteed whole life insurance:***

**Fortune 500®, Fortune magazine**

**Do not** advertise our involvement in prominent promotions. The wording cannot be bolded or enlarged and should have the registered trademark after Fortune 500®. If you refer to Mutual of Omaha as a Fortune 500 organization with external audiences, identify the source as Fortune magazine, month and year. Before using the reference, contact Corporate Communications to ensure Mutual of Omaha is on the list.

**general product guidelines****golfers**

Updated list of Mutual of Omaha sponsored golfers maintained at [mutualofomaha.com/golf](https://mutualofomaha.com/golf).

**grandfathered**

**Do not** use this term. Instead, use *exempted*, *excused*, *preapproved* or *preauthorized*.

**group annuities**

On first reference: use full product name and associated legal marks. Legal marks are not necessary following first reference.

- Corporate Annuity Solutions®
- Lifestyle Select® / IRAdvantage Wealth Builder<sup>SM</sup> / IRAdvantage Wealth Manager®
- Pension Guard®
- Retirement Annuity Solutions®

**structured settlement annuities****group office**

Capitalize only when used as part of a formal office name. *The Omaha Group Office*, but *the group office achieved record results*.

**guaranteed issue**

**Not** *guarantee issue*.

**Guaranteed Refund Option**

Use full name. May be abbreviated GRO for audiences that would be familiar with the abbreviation, such as associates and sales representatives. Use only *Guaranteed Refund Option* with policyholders and the general public.

**hashtag**

Use camel case, capitalizing the first letter of each word. **Do not** add spaces or punctuation.  
*#MyMutualBest*

# Headline and Subhead Rules for Print

## Main Headlines

Headlines can be written in title case, sentence case or all caps depending on the content and length of the copy.

If **title case** is chosen, capitalize all major words in headlines; lowercase prepositions *and*, *the* and *a*. **Only use end punctuation if the headline ends in a question mark (?) or exclamation mark (!).** Do not use title case with a period.

*These punctuations are used to show strong emotion, such as excitement, surprise or questioning to emphasize a headline.*

If a main headline is short, the designer may opt to use **all caps**. This will be left to the designer's discretion. In this instance, any end punctuation is fine, and all caps voids the case rules.

For social media:

- Follow print guidelines.
- For social media graphics, keep copy concise and easy to scan.
- Use one to three lines of text at most and focus on a clear call to action.

### Examples:

- **Title Case**  
Help Protect Your Pack
- **Title Case With Emphasis**  
Protect Your Pack!
- **All Cap With Question Mark**  
WANT TO PROTECT YOUR PACK?

## Subheads

Like main headlines, if a subhead, capitalize all major words, lowercase prepositions *and*, *the* and *a*. Only use end punctuation if the headline is a complete sentence and ends in a question mark (?), exclamation mark (!) or is more than one sentence.

- Only for social media graphic posts: Title or sentence case rules can be used for the secondary headline.
- If sentence case is chosen, it needs to be a complete sentence with end punctuation.

### Examples:

#### Subhead Examples

Body copy. Body copy. Body copy ...

#### Do You Understand Subheads?

Body copy. Body copy. Body copy ...



# Headline, Subhead, CTA Buttons and Links for Digital

## H1 headers

Use title case (cap each first letter words four letters or longer) for H1 headers. **Do not** use end punctuation unless the header is made up of two sentences or ends in a question mark or exclamation point.

If unsure about capitalization, use the tool found at [headlinecapitalization.com](https://headlinecapitalization.com) and select, **Capitalize Words With Four or More Letters** (Associated Press style).

## H2 and H3 headers

Use sentence case (cap just the first letter of the first word and proper nouns) in H2 and H3 headers.

**Do not** use end punctuation unless the header is made up of two sentences or ends in a question mark or exclamation point.

## CTA buttons, links and link elements

Use title case. **Do not** use punctuation in a CTA button or a link element. If the link is part of a sentence in the copy block, use end punctuation. Punctuation should not be part of the link: *To learn more, download our helpful guide.* But, *Learn More,* as a button.



**health care**

Two words in all uses with no hyphen, even as compound modifier. Never *healthcare* unless used in proper name.

**home office****homebuyer, homeowner****Honor Club****Human Resources, HR**

*Human Resources* or *HR* are acceptable on first reference when used internally. *HR* acceptable on second reference for all audiences.

**hyphens**

In general, **do not** use a hyphen following a prefix. The Associated Press Stylebook notes the following exceptions:

- Use a hyphen if the prefix ends in a vowel and the word that follows begins with the same vowel. **Exceptions:** *cooperate*, *coordinate*, and *double-e combinations* such as *preestablish*, *preeminent*, *reenact*, *reelect*.
- Use a hyphen if the word that follows is capitalized: *un-American*.
- Use a hyphen to join doubled prefixes: *sub-subparagraph*.

Also, don't use a hyphen to join words that end in -ly, *An easily remembered rule*. However, a hyphen should be used with a second word in a two-word modifier phrase, such as *user-friendly experience*.

**iGo e-App**

References an electronic application or e-App. Always lower case "i"; capitalize "GO".

**in force, in-force**

Two words as noun. *More than \$145 million of life insurance in force*. Hyphenated as an adjective. *The in-force block of business*.

**incentive trips**

Full names should be used on first reference. Acceptable abbreviations may be used on second reference and are noted in *parenthesis*. Use full name at all times for trips without noted abbreviations.

**Advisor Trips**

- Baseball Contest
- Winner's Circle
- Sales Leaders Roundtable, SLR
- Chairman's Council
  - Extension trip: Court of Honor

**Income & Wealth Planning Trips**

- Circle of Excellence
  - Extension trip: Inner Circle

**Emerging and Strategic Solutions Trip**

- Special Risk Leaders Forum

**Senior Health Trips**

- Circle of Excellence
- Mutual Sales Leaders

**Workplace Solutions Trip**

- Group Leaders Seminar, GLS
  - Extension trip: Chairman's Club



## indexed universal life insurance

In producer- and consumer-facing materials:

- First reference: indexed universal life insurance
- All references thereafter: indexed universal life and IUL are allowed

Product-specific use when referring to the individual products

- Indexed Universal Life Express®
- Income Advantage<sup>SM</sup>
- Life Protection Advantage<sup>SM</sup>
- Professional Advantage<sup>SM</sup>
- Ultra Advantage<sup>SM</sup> FIA

For producer-facing materials, always add *IUL* after the product names on first reference (*Income Advantage* and *Life Protection Advantage* only) and any thereafter where clarity is needed.

For consumer-facing materials, always add *indexed universal life insurance* after the product names in the first reference (*Income Advantage* and *Life Protection Advantage* only) within the body copy. Never add *IUL* to the product name.

(*IUL* is part of the unregistered service mark for *Life Protection Advantage IUL*.)

## industry designations

Designations **do not** need to be spelled out when used behind a person's name. They should be listed in the following sequence:

- CLU® Chartered Life Underwriter
- ChFC® Chartered Financial Consultant
- CFP® Certified Financial Planner
- RHU® Registered Health Underwriter
- LUTCF Life Underwriter Training Council Fellow
- CLTC® Certification for Long-Term Care
- LTCP Long-Term Care Professional
- CSA Certified Senior Advisor
- CLF® Chartered Advisor for Senior Living
- CLF® Chartered Leadership Fellow
- REBC® Registered Employee Benefits Consultant
- CAP® Chartered Advisor in Philanthropy
- FSS Financial Services Specialist
- MSM Master of Science in Management
- MSFS Master of Science in Financial Services

## Information Services, I/S

Capitalize and spell out on first reference. *I/S* acceptable on second reference.

**Do not** use *IT* or *I/T* when referencing *I/S Operation* internally. For external recruiting, *Information Technology* or *IT* may be used, since *I/S* is a Mutual of Omaha term.

## institutional investments

### Fixed Rate Guaranteed Interest Contract (GIC)

- First reference: Fixed Rate Guaranteed Interest Contract (GIC)
- Following references: Fixed Rate GIC or single deposit GIC

### Funding Agreement Guaranteed Interest Contract

- First reference: Funding Agreement Guaranteed Interest Contract
- All references thereafter: Funding Agreement

### Variable Rate Guaranteed Interest Contract (GIC)

- First reference: Variable Rate Guaranteed Interest Contract (GIC)
- All following references: Variable Rate GIC

## internet

*Internet* does not need to be capitalized unless it's the first word of a sentence.

## intranet

**Do not** capitalize. However, capitalize *Associate Access*. **Do not** abbreviate to *AA*.

**iOS, iPad, iPhone**

Capitalize “I” only when beginning a sentence or headline, *iOS, iPad, iPhone*. Otherwise, the “i” should be lowercase.

**iPipeline**

An electronic repository of forms and materials for use by sales distribution. **Do not** capitalize, even when at beginning of sentence.

**job titles in standalone/pull quotes**

When creating a standalone/pull quote, the speaker’s job title should be title case even when it comes after the speaker’s name in the attribution. When the quote appears in the body of the article, use AP style for professional titles (capitalize titles before a name and make them lowercase after the name).

“Mutual of Omaha’s Marketing team is the best in the insurance industry.” — *Joe Rodgers, Director of Marketing Campaign Strategy*

**like, as**

Use *like* as a preposition to compare nouns and pronouns. It requires an object: *Jim blocks like a pro*. The conjunction *as* is the correct word to introduce clauses: *Jim blocks the linebacker as he should*.

**locations**

Capitalize when referring to specific home office locations. Lowercase general locations. *The reception will be held under the Dome. Please meet in the lobby.*

**login, log in**

One word when used as a noun. Two words when used as a verb. *Here’s your login ID. But I log in to my computer.* **Do not** hyphenate.

**long-term care**

*LTC* is acceptable on second reference with audiences familiar with the acronym. Use only *long-term care* with policyholders and the general public. Always hyphenate.

**long-term care insurance**

In producer-facing materials when referring to long-term care services (*home health care, assisted living, nursing home, etc.*)

- First reference: long-term care services
- All references thereafter: LTC services

When referring to the long-term care insurance product:

- First reference: long-term care insurance
- All references thereafter: LTCi

In consumer-facing materials when referring to long-term care services (*home health care, assisted living, nursing home, etc.*)

- Long-term care services

When referring to the long-term care insurance product:

- Long-term care insurance policy
- Long-term care insurance

Portfolio use when referring to the portfolio of products:

- MutualCare® Solutions

Product-specific use when referring to the individual products:

- MutualCare® Secure Solution
- MutualCare® Custom Solution
- MutualCare Worksite®

The registration mark is only necessary on first reference.

**long-term disability, short-term disability**

*LTD* and *STD* is acceptable on second reference with audiences familiar with the acronym. Use only *long-term disability* and *short-term disability* with policyholders and the general public. Always hyphenate. *Mutual of Omaha provides coverage for both long- and short-term disability.*

**lump sum, lump-sum**

Two words as a noun. *The payout was a lump sum.* Hyphenate when using as an adjective. *The company made a lump-sum contribution.* **Do not** refer to or describe products as lump sum.

**Medicaid, Medicare****Medicare Advantage****Medicare solutions**

Don't capitalize solutions when referring to this group of Medicare products.

**Medicare supplement, Med supp**

Use *Medicare supplement* insurance on first reference. *Med supp* is acceptable on second reference with audiences familiar with the acronym, such as associates and sales representatives. Use only *Medicare supplement* with policyholders and the general public.

**Medigap**

Another name for Medicare supplement insurance products. While the U.S. government uses these two terms interchangeably, Mutual of Omaha only uses *Medicare supplement*.

**Million Dollar Round Table**

*MDRT* acceptable on second reference.

**MoO-lah****Moody's Ratings**

# Mortgage Products

## mortgage

When referring to the individual products:

- On first reference: use full name
- Second reference: parenthetical abbreviations acceptable
  - adjustable-rate mortgage (ARM)
  - down payment assistance
  - fixed-rate mortgage
  - refinance

The following products may be referred to as either “loans” or “mortgage”:

- conventional
- FHA
- jumbo
- USDA
- VA

Maintain consistent nomenclature within the same piece.

Program-specific use when referring to the individual program:

- Patriot’s Charity Initiative
- Employee Loan Program

## reverse mortgage

When referring to individual products in all materials:

- jumbo reverse mortgage
- FHA reverse mortgage
- SecureEquity

## Home Equity Conversion Mortgage (HECM)


Used in reference to mortgage for current, primary home already owned.

In materials for loan officers:

- Headers and subheads: Can use either *Home Equity Conversion Mortgage* or *HECM*.
- Body copy: On first reference, *Home Equity Conversion Mortgage* and *HECM* thereafter.

In materials for all other audiences:

- Headers and subheads: Always use *Home Equity Conversion Mortgage*.
- Body copy: On first reference, *Home Equity Conversion Mortgage (HECM)*. *HECM* acceptable on following references.

 **Note:** The generic term, “reverse mortgage” may be used in place of product name as long as it does not create confusion.

## Home Equity Conversion Mortgage for Purchase

Used in reference to mortgage for new primary residence. Typically used to purchase a home without having to pay a mortgage.

In materials for loan officers:

- Headers and subheads: Can use either *Home Equity Conversion Mortgage for Purchase* or *HECM for Purchase*.
- Body copy: On first reference, *Home Equity Conversion Mortgage for Purchase* and *HECM for Purchase* references thereafter.

In materials for all other audiences:

- Headers and subheads: Always use *Home Equity Conversion Mortgage for Purchase*.
- Body copy: On first reference, *Home Equity Conversion Mortgage (HECM) for Purchase* and *HECM for Purchase* references thereafter.



**multi-product discount**

This term refers to the discount policyholders receive when they sign up for a Medicare supplement plan and dental insurance at the same time. **Do not** use *multi-line* or *multi-policy*. *Multi-product discount* is a deviation from AP style.

**mutual holding company**

- **Do not** refer to Mutual of Omaha as a *Mutual Company*.
- **Do not** state that we *do not answer to shareholders*."
- You may say we are *part of a Mutual of Omaha company* or *part of the Mutual of Omaha family*.
- It's still acceptable to say that we *do not answer to Wall Street*.

**Mutual of Omaha**

Spell out full company name on all references. **Do not** use *Mutual* to refer to the company externally. This helps build strong brand identity and avoid confusion with other mutual companies.

**Mutual of Omaha and Affiliated Services**

- Automatic Bill Pay
- Amplifon Hearing Health Care
- Brainshark™
- ERISA 3(16) Services
- ERISA 3(21) Services
- ERISA 3(38) Services
- Everest Funeral Concierge

- EyeMed Vision Care
- Mutual Perks
- Mutually Well

**Mutual of Omaha's Wild Kingdom, Wild Kingdom**

First reference to original television show that aired from 1963 to 1987. **Do not** put in quote marks (this is contrary to AP Style but is the preferred style for use in Mutual of Omaha marketing and communications pieces). On second reference, *Wild Kingdom*.

**Mutual of Omaha's Wild Kingdom Protecting the Wild, Protecting the Wild**

The name of the new television show that began airing in 2023 on NBC. Use in second reference to the new television show. No quote marks.

**MVP**

Acceptable in all references for Mutual of Omaha's field associate recognition program.

**names**

Abbreviate *Jr.* and *Sr.* notation, or *III* or *IV* may be used as well. **Do not** precede with a comma. Bold associate names only when used in Associate Access. Non-Mutual of Omaha names are never bold.

**Navigator<sup>SM</sup>**

*Navigator* is needs analysis software.

**net first-year commission**

Spell out on first reference. Abbreviate thereafter: *NFYC*.

**non-**

In general, no hyphen is necessary when forming a word that doesn't have a special meaning and can be understood if *not* is used before the base word, *nonfat milk*. Use hyphen before proper nouns (*non-Hodgkin's lymphoma*).

**nonprofit**

No hyphen.

**numbers**

Generally speaking, spell out numbers one through nine; use digits for numbers 10 and above. There are, however, numerous conditions where this guideline does not apply. (See AP Stylebook.) Spell out numbers at the start of a sentence: *Forty years was a long time to wait. Fifteen to 20 cars were involved in the accident.* An exception is years: *1992 was a very good year.* Another exception for Numeral(s) and letter(s) combinations: *401(k) plans are offered. 4K TVs are flying off the shelves.*

For ranges of numerals, **do not** use spaces on either side of a hyphen. Follow the examples below.

- Use a hyphen for numerals 10 and above: *These products may be good for seniors age 65-70.*



**officers**

For a list of current officers of the company, please refer to Associate Access.

**OKR**

Stands for objectives and key results. May be used in place of *blue chip*.

**older adults (s), older person/people**

Use these terms in place of *senior citizens*, *seniors* or *elderly* as a general term.

When referring to people in the 65+ age range, *Medicare-age customers* (or clients) and *retirees* are preferred. When referring to individuals who are 55-64 (or if their exact age or retirement status is unknown), *older adult/American*, *baby boomer* (or *boomer*), *older customer* are appropriate. These may also be used for those 65 and up as well.

**online**

Use as one word in all cases.

**OpX**

Use *OpX* for all references to Mutual of Omaha's operational excellence initiative. If referring to a general sense of operational excellence, spell out and lowercase the term. *Adopting an operational excellence mindset allowed the team to increase its sales by 10%.*

**Original Medicare**

This term references Medicare Parts A and B. Always capitalize and use full name. **Do not** use *Traditional Medicare*.

**parentheses**

AP recommends avoiding the use of parentheses unless the information cannot be broken into two sentences, or the incidental information cannot be offset by the use of two commas or dashes. When using parentheses, follow these punctuation guidelines.

Place a period outside a closing parenthesis if the material inside is not a sentence (such as this fragment).

(An independent parenthetical sentence such as this one takes a period before the closing parenthesis.)

When a phrase placed in parentheses (this one is an example) might normally qualify as a complete sentence but is dependent on the surrounding material, **do not** capitalize the first word or end with a period.

**partners, partnership**

**Do not** use either without explicit approval from Legal before publication.

**percentages**

Use the % sign when paired with a numeral, with no space, in most cases. For amounts less than 1%, precede with a zero. For sentences that begin with a percentage, spell out both. *Ninety-one percent of associates visit Associate Access every day.*

**periods (.)**

Use a single space after a period at the end of a sentence.

**Peter Gros**

Mutual of Omaha's Wild Kingdom Protecting the Wild co-host. On second reference with Wild Kingdom audiences, use *Peter* (this is contrary to AP style, but is preferred style for Wild Kingdom).

**policyholder, policyowner**

In most cases, the *policyholder* and *policyowner* are the same person. However, it's possible for them to be different people and should match what is used in the policy, *you might buy a life insurance policy for someone else, making you the policyowner, but not the insured.*

**postcard**

Use as one word in all cases.

**PowerPoint****prefixes**

Generally, **do not** hyphenate when using a prefix with a word starting with a consonant.

Use a hyphen if the prefix ends in a vowel and the word that follows begins with the same vowel. Exceptions: *cooperate*, *coordinate* and double-e combinations such as *preestablish*, *preempt*, *reenact*.

## products

Capitalize only formal names and proper nouns in products, not general product lines, even when referring to Mutual of Omaha's lines. *life insurance*, but *GUL Plus. Mutual of Omaha's critical illness insurance*. Only capitalize products in headlines. *Medicare Supplement Sales Set New Record*. Avoid product acronyms such as *CI* and *DI*, especially with external audiences.

For all products follow these general guidelines unless otherwise noted:

- First reference: full name, including legal registration/usage marks and any mandated descriptor, *Mutual of Omaha Hospital Protection<sup>SM</sup>*
- All following references: product name only
- Appropriate acronyms may be used on second reference for nonconsumer audiences, *LTC* or *EAP*
- Never use acronyms for consumers, *Income Advantage IUL*

## pronouns

When necessary, use *they* rather than *he/she* or *he* or *she* for an unspecified or unknown gender (*a person, the victim, the winner*) or indefinite pronoun (*anyone, everyone, someone*). But rewording to avoid a pronoun is preferable: *The foundation gave grants to anyone who lost a job this year* (instead of *anyone who lost their job*).

## quotation marks

For guidance on use of quotation marks on different types of dialogue, see AP Stylebook.

General guidelines:

- Put quotation marks around the names of all books, movies, TV programs, etc., except holy books and books that are primarily reference material.
- **Exception:** No quotes for *Mutual of Omaha's Wild Kingdom*, *Mutual of Omaha's Wild Kingdom Protecting the Wild*.

Punctuation guidelines:

- The period and the comma always go within the quotation marks.
- All other punctuation goes within the quotation marks when they apply to the quoted matter only. They go outside when they apply to the whole sentence.

## quotes

Lowercase first word of quotations if inside a sentence. *Emily asked, "are we using the new style guidelines yet?"*

## rating agencies

Use entire name on first reference. Shortened version acceptable on second reference. *S&P Global improved Mutual of Omaha's outlook. S&P attributed this to the company's financial strength*. Provide rating "as of date" when attributing. Visit [mutualofomaha.com](http://mutualofomaha.com) for current ratings.

- AM Best Company
  - *AM Best* is acceptable on second reference to this rating agency. Where possible, include the statement that the rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.
- Moody's Ratings
  - Use full name on first reference. *Moody's* is acceptable on second reference to this rating agency.
- S&P Global Ratings
  - *S&P* is acceptable on second reference to this rating agency.

## re-


Generally no hyphen for consistency. For some words, a hyphenated form has a different definition than the same spelling with no hyphen, *recover*, meaning *regain*; but *re-cover*, meaning *cover again*. Or, *resign*, meaning *quit*; but *re-sign*, meaning *sign again*.

**registered representative**

Follow rules for titles.

**registration, service mark and trademark symbols**

Use on first reference only, unless otherwise specified. Legal marks are not required for Associate Access or news releases.

 **Note:** Trademark symbols aren't used in product tears. Add trademark symbol to first reference in copy instead.

**resume**

Unless context causes confusion, **do not** use accent marks.

**rider**

Lowercase rider names, *Mutual of Omaha's Hospital Protection<sup>SM</sup> plan's lump sum cancer rider offers an added measure of financial protection.*

**rollover**


Use as one word in all cases.

**S&P Global Ratings**

 **Note:** This reflects Standard & Poor's new name. See rating agencies.

**Sales Professional Access, SPA**

Use *Sales Professional Access* for brokerage audiences on first reference. *SPA* is acceptable on second reference.

 **Note:** *SPA* can be used in headlines, but then spell out *Sales Professional Access* on first reference in the body copy. *SPA* acceptable on second reference for advisor distribution and home office audiences only.

**Salesforce**



## Senior Health Products

### dental insurance and vision benefit

- dental insurance policy or dental insurance
- vision benefit rider

 **Note:** the vision benefit is not insurance.

Product-specific use when referring to individual products:

- Mutual Dental Preferred<sup>SM</sup> Insurance Policy
- Mutual Dental Protection<sup>SM</sup> Insurance Policy
- vision benefit or vision benefit rider

 **Note:** Generally speaking, we refer to the vision benefit as “optional,” in first reference.

### Medicare supplement insurance

In producer-facing materials:

- Headers and subheads: Can use either Medicare supplement or Med supp
- On first reference, use Medicare supplement and Med supp thereafter (capitalize Medicare, **do not** capitalize supplement or supp)

In consumer-facing materials:

- Headers and subheads: Always use Medicare Supplement
- In copy: Always use Medicare supplement (capitalize Medicare, **do not** capitalize supplement).

### Mutual of Omaha Hospital Protection<sup>SM</sup> plan

On first reference, *Mutual of Omaha Hospital Protection<sup>SM</sup> plan*, second reference, *hospital protection*.



### Senior VP, senior vice president

Capitalize title and abbreviate *VP* when title precedes name. Lowercase title and spell out *vice president* when title follows name. Always spell out *senior*. *Senior VP John Smith*, but *John Smith, senior vice president*. **Never** *SVP John Smith* or *Sr. VP John Smith*.

### seniors

Use sparingly. Aim for specificity when possible. *Medicare-age adults*.

### smartphone

**Do not** hyphenate. Not to be used interchangeably with cellphone.

### Social Security Administration

### sources

When citing source materials used in content, use the following format.

- If citing just one source, use a superscripted asterisk in copy and in the citation: *Skin cancer is the most prevalent form of cancer in the United States.*<sup>\*</sup>

*\*Skin Cancer Foundation, Skin Cancer Facts & Statistics, Feb. 2024, accessed May 2025, [skincancer.org/skin-cancer-information/skin-cancer-facts](https://www.skincancer.org/skin-cancer-information/skin-cancer-facts)*

- If multiple sources are cited, use superscripted Arabic numerals in copy and in the citation: *One in 5 Americans will develop skin cancer before age 70.*<sup>1</sup>

*<sup>1</sup>American Academy of Dermatology, Find Skin Cancer: How to Perform a Skin Exam, May 2023, accessed May 2025, [aad.org/public/diseases/skin-cancer/find/check-skin](https://www.aad.org/public/diseases/skin-cancer/find/check-skin)*

In copy, superscripted asterisks and numerals follow a punctuation mark with no intervening space. The exception is when an asterisk or numeral precedes a dash.

### Special Risk

This category includes participant accident insurance for athletics and activities.

- First reference: participant accident insurance for athletics and activities
- All references thereafter: participant accident insurance

Product-specific use when referring to individual products:

- Basic participant accident
- Catastrophic participant accident

### south site



## Strategic Business Units (SBUs)

- Senior Life Solutions (SLS)
  - Focused on consumers who seek to ensure the expenses they leave behind are not burdensome to their survivors.
- Emerging & Strategic Solutions (ESS)
  - Focused on new and existing solutions that may at some point move into one of the other customer segments, or may grow to become a stand-alone SBU.
- Income & Wealth Planning Solutions (IWP)
  - Focused on consumers who seek to protect their income and pass wealth on to their families.
- Senior Health Solutions (SHS)
  - Focused on consumers age 65+ who are seeking to take care of their health care needs.
- Workplace Solutions (WS)
  - Focused on employer groups that need ancillary employee benefit plans to attract and retain employees

### subject lines (email)

Proper nouns are capitalized, as are acronyms and certain other abbreviations. Other words are generally lowercase.

### Talent Scout, talent scouting

Capitalize when referring to the *Talent Scout* program. Lowercase when referring to the activity.

### tax deferred, tax-deferred

Two words as a noun. *The income is tax deferred.*  
Hyphenate when using as an adjective. *It's a tax-deferred investment.*

### tax free, tax-free

Two words as a noun. *You can contribute tax free.*  
Hyphenate when using as an adjective. *It's a tax-free contribution.*

## term life insurance

In producer-facing materials:

- First reference: term life insurance
- All references thereafter: term life, term insurance and term are allowed

In consumer-facing materials:

- First reference: term life insurance
- All references thereafter: term life and term insurance are allowed

Product-specific use when referring to the individual products:

- Term Life Answers®
- Term Life Express®
- TLE acceptable on second reference

Registration marks are only necessary on the first reference.

### time frame

#### times

Use figures except for noon and midnight. **Do not** use minutes unless needed. Use a colon to separate hours from minutes: *11 a.m., 3:30 p.m., 9-11 a.m.* Only use a.m./p.m. on both beginning and end times if the clock crosses meridian. *9 a.m. to 5 p.m.*

## time zones

Capitalize and spell out unless accompanied by a clock time. *Eastern Standard Time, Central Daylight Time*. Abbreviations are acceptable if the abbreviation is linked with a clock reading: *noon EST, 9 a.m. PST*. Do not use periods in abbreviations.

When referring to year-round times, spell out entire time zone. *The call center is open from 7 a.m.-4 p.m. Central Time*. It's also acceptable to note the time as *7 a.m. to 4 p.m.*

### Time Zones in the United States

The United States is spread across six time zones. From east to west, they are:

- Eastern Daylight Time (EDT), Eastern Standard Time (EST)
- Central Daylight Time (CDT), Central Standard Time (CST)
- Mountain Daylight Time, Mountain Standard Time (MST)
- Pacific Daylight Time, Pacific Standard Time (PST)
- Alaska Daylight Time (AKDT), Alaskan Standard Time (AKST)
- Hawaii-Aleutian Daylight Time (HDT)  
Hawaii-Aleutian Standard Time (HST)

Daylight time is used from the first Sunday in November to the second Saturday in March. Standard time is used from the second Sunday in March to the first Saturday in November. A helpful way to remember: Use standard when there's snow on the ground; use daylight when there's morning dew.

## titles

Capitalize titles before a name, lowercase titles that follow a name. *Chairman and CEO James Blackledge, but James Blackledge, chairman and CEO.*

For officers, spell out title in its entirety if title follows name, abbreviate vice president if title precedes the name. *Senior VP Jane Smith, or Jane Smith, senior vice president.*

## tobacco, nontobacco

When expressing premiums, use *tobacco-user rates* and *nontobacco-user rates* or *tobacco rates* and *nontobacco rates*.

## toll free, toll-free number

Use two words as a noun or adverb and hyphenate the words when used as an adjective. *Call toll free, but call the toll-free number.*

## TV program season

Capitalize *Season* and use numerals for all seasons and episodes, including 1-9. *Season 1, Episode 1 of Mutual of Omaha's Wild Kingdom Protecting the Wild premiered in 2023.*

## Twitter/X

Use the *social platform X* on first reference.

Reference to its former name of *Twitter* may or may not be necessary, depending on the story. Limit use of the verbs *tweet* and *tweeted* other than in direct quotations. Instead: *posted on X, said in a post on X.*

## universal life insurance

In producer-facing materials:

- First reference: universal life insurance
- All references thereafter: universal life and UL are allowed

In consumer-facing materials:

- First reference: universal life insurance
- All references thereafter: universal life is allowed

Product-specific use when referring to the individual products:

- AccumUL Answers<sup>SM</sup>

Registration marks are only necessary on the first reference.

## U.S.

Use periods, except in headlines. *USA* no periods.

## username

Always one word.

**Veterans Affairs**

No apostrophe. Always capitalize. VA appropriate for second use and beyond.

**ViP**

Stands for Values in Practice. ViP acceptable on all references for Mutual of Omaha's peer recognition program.

**VP, vice president**

Capitalize title and abbreviate VP when title precedes name. Lowercase title and spell out vice president when title follows name. VP John Smith, but John Smith, vice president.

**Washington, D.C.****web addresses**

**Do not** capitalize words in a web address ([mutualofomaha.com](http://mutualofomaha.com), [mutualofomaha.com/careers](http://mutualofomaha.com/careers), [wildkingdom.com](http://wildkingdom.com)). **Do not** include "http://" or "www." when referencing web addresses in copy.

**web terms**

Website, webpage, webcams. Use as one word in all cases. **Do not** capitalize unless at beginning of sentence.

**well-being****workers' compensation**

Apostrophe always follows the "s." Use this gender-neutral term when discussing benefits.

**Workmen's Compensation Act**

“MAKE IT  
simple.  
MAKE IT  
memorable.  
MAKE IT  
inviting  
TO LOOK AT.  
MAKE IT  
fun  
TO READ.”

— LEO BURNETT,  
AMERICAN ADVERTISING EXECUTIVE

# Workplace Solutions

## Products

In plan administrator- and consumer-facing materials:

On all references: use full product name

- accident insurance
- critical illness insurance
- dental insurance
- disability income insurance
- life insurance
- Paid Medical and Family Leave (PFML)
  - *PFML* on second reference
  - When referring to the act, *Paid Family and Medical Leave Act*.
- vision insurance

## Value-Added Services

- On first reference: Mutual Solutions<sup>SM</sup>
- On all references thereafter: Mutual Solutions

Specific services:

- AbsencePro<sup>®</sup>
- advocacy
- employee assistance program (EAP)
- hearing discount program
- travel assistance
- will preparation

## Enrollment Platform

- STEPs
  - Lowercase final “s” in copy. This differs from the logo, which is all caps. Stands for *Specialized Technology and Engagement Platforms*.

## ZIP code

Always capitalize this acronym for *Zoning Improvement Plan*.



*As language and Mutual of Omaha's products evolve, our style guide will adapt. If you've encountered a product, term or concept not covered in this guide, Brand Marketing wants to hear from you. Reach out to us with your suggestions and examples and we'll consider adding them to our next update. Your input will help ensure our guide stays relevant and useful for everyone.*

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