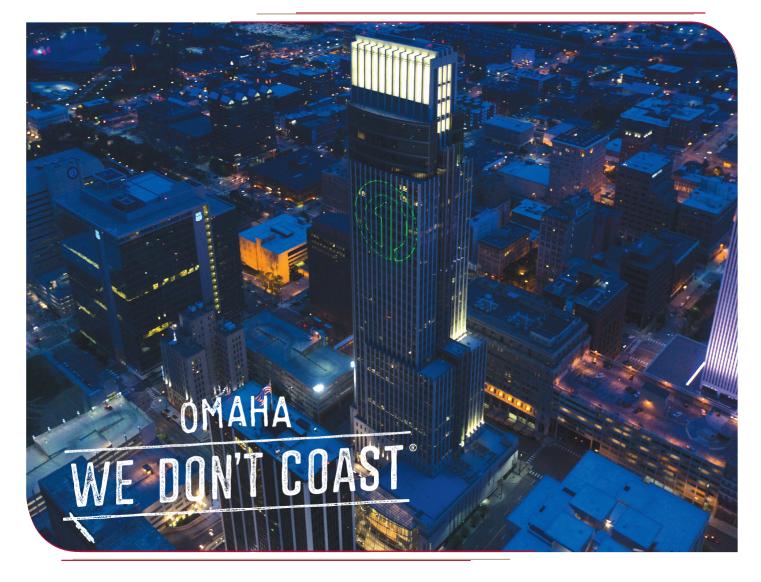
FINANCIAL SERVICES



WE'RE LIVING PROOF YOU DON'T NEED A WALL STREET ADDRESS TO BE THE SMARTEST KID ON THE BLOCK

With some of the biggest names in financial services and one of the highest density clusters, it's no wonder our business climate is the opportune place to excel.

Insurance Companies

- Multiple headquarters: More than 30 insurance companies headquartered in Greater Omaha
- Recent relocations: Aflac, Pacific Life, West Coast Life Insurance Company and Fidelity National Title Group

Banking and Investment Companies

- The largest investment holding company in the country: Berkshire Hathaway (Ranked #4 Fortune 500 company)
- Largest privately-held bank holding company: First National Bank of Nebraska (5,000 employees in Greater Omaha)
- Major back-office operation for one of the largest banks in country: Bank of the West (1,000 employees in Greater Omaha)

Financial Transaction Companies

- World-renowned payment center operations: Pay Pal Inc. (2,800 employees in Greater Omaha) and First Data (7,000 employees in Greater Omaha)
- Home-grown international trading company: TD Ameritrade (2,000 employees in Greater Omaha)
- Banking and payment software giant: ACI Worldwide (550 employees in Greater Omaha)
- One of the largest customer billing companies in the world: CSG International (1,200 employees in Greater Omaha)

WORKFORCE

Access to an educated, skilled and motivated workforce is one of our key assets because it draws businesses to the area and spurs economic growth. Every year, there are more than 10,000 new graduates from area high schools and 15,000 from area colleges and universities. These individuals stay here because opportunities are plentiful – both professionally and personally – and the area offers a superior quality of life.

Labor Size

There are 44,000 employees in Greater Omaha's financial activities sector. 8.9 percent of our workforce is in the financial activities sector compared to 5.8 percent nationally, providing a plentiful labor pool.



Source: 2015 Economic Modeling Specialists, Inc. CSA (Combined Statistical Area)

Skill Sets

We have a vast range of skill sets in the financial industry cluster which include: technology, customer service, operations, security, financial series licenses, business management, executive leadership and Property Casualty and Life and Health insurance industry experience.



Greater Omaha's workforce with a bachelor's degree or higher

32.5%

28.8%

National average with a bachelor's degree or higher

Source: U.S. Census Bureau, 2013 Omaha MSA (Metropolitan Statistical Area)

Quality

Known for our exceptional Midwest work ethic and productivity, we boast a 91 percent high school graduation rate of adults age 25 and older compared to 86 percent nationally. More than 32 percent of our workforce over the age of 25 have obtained a bachelor's degree or higher —the national average is 28.8 percent.

Unionism

Nebraska is a "Right-to-work" state, one of eight states with right-to-work clauses written in the constitution.

Costs

Our cost of living is 8.2 percent below the national average with wage rates 8 percent below the national average. Source: ACCRA Cost of Living Index, Second Quarter, 2015; U.S. Bureau of Labor Statistics, May 2014

Colleges and Universities

There are more than 120,000 students enrolled in 27 colleges and universities within a 50-mile radius of Greater Omaha.

INCENTIVES

- Compensation credits and refunds for payroll withholding tax liability (helps reduce the cost of labor)
- Sales tax credits and refunds for furniture, equipment, utility bills (i.e. telecom and power) and building tenant improvements or new construction
- Corporate income tax credits
- Personal property tax exemptions on data center equipment and peripherals
- Training grants that are flexible and easy to use
- Lower insurance premium taxes: 0.5 percent for Accident and Health policies written within the state and 1.0 percent for all other policies written within the state
- Superior regulatory environment and proactive legislature

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