

# YOUR LIFE, SIMPLIFIED.

Our Simplified Issue insurance products are exactly that - simple. They offer simplified underwriting and application processes, which means policies are issued faster, and you get paid sooner. With any of the products in our Simplified Issue product portfolio your clients won't need to worry about blood draws, urine testing or paramed exams and you can easily submit applications online.

## INDEXED UNIVERSAL LIFE EXPRESS®

FACE AMOUNTS	ISSUE AGES
\$25,000-\$300,000	18-50
\$25,000-\$250,000	51-60
\$25,000-\$150,000	61-65 (Tobacco)
\$25,000-\$150,000	61-70 (Non Tobacco)

- Permanent coverage with an accumulation value that has the potential to increase based on a market index
- Easy Solve illustration makes calculating the premium simple
- Commissions are paid on the full Easy Solve premium
- Popular features include: Living Benefits for Terminal, Chronic and Critical Illness, Waiver of Surrender Charges for Partial Withdrawals, Lapse Guard and Guaranteed Insurability Rider (may vary by state)
- Available on **iGO e-App™** with Automated Underwriting

## TERM LIFE EXPRESS®

FACE AMOUNTS	ISSUE AGES
\$25,000-\$300,000	18-50
\$25,000-\$250,000	51-60
\$25,000-\$150,000	61-70

- 10-, 15-, 20- and 30-year products
- Return of Premium (ROP) available on 30-year product
- Convertible to our Simplified Issue permanent products
- Popular features for ROP or non-ROP plans include: Living Benefits for Terminal, Chronic and Critical Illness, Residential Waiver of Premium, Unemployment Waiver of Premium, Common Carrier Death Benefit (may vary by state)
- Available on **iGO e-App™** featuring Automated Underwriting

## LIVING PROMISE® FINAL EXPENSE

FACE AMOUNTS	ISSUE AGES
\$2,000-\$40,000	45-85 (Level Benefit Plan)
\$2,000-\$20,000	45-80 (Graded Benefit Plan)

- Level and Graded Benefit Plans available
- Popular features include: Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider and optional Accidental Death Benefit Rider (Level Benefit Plan only)
- Available on **iGO e-App™** with Automated Underwriting

## CHILDREN'S WHOLE LIFE

- Face amounts: \$5,000-\$50,000
- Issue ages: 14 days-17 years
- Only two health questions on the application
- Builds cash value and benefits never decrease
- Application submission by grandparents without the parent signature on the application
- Popular feature: Guaranteed Insurability Rider
- Available on an e-App solution

## GUARANTEED ADVANTAGE<sup>SM</sup> ACCIDENTAL DEATH

- Face amounts: \$50,000-\$500,000
- Issue ages: 18-70
- Must be health licensed
- Guarantee issue regardless of health, occupation and driving record
- Guaranteed renewable to age 80 as long as premiums are paid
- Available with Return of Premium
- Common Carrier Benefit pays two times the Accidental Death Benefit
- Auto Pedestrian Benefit pays an additional 25 percent of the Accidental Death Benefit
- Download rate guide at [mutualofomaha.com/simple](http://mutualofomaha.com/simple)
- Available on an e-App solution



Underwritten by  
 United of Omaha Life Insurance Company  
 Mutual of Omaha Insurance Company  
 Mutual of Omaha Affiliates

## CRITICAL ADVANTAGE PORTFOLIO

- Offers three different solutions to fit your clients' needs
- Plan options may vary by state; must be health licensed
- Available on an e-App solution
- Base Benefit: Lump-sum payment, no reduction of benefits at any age
- Coverage Plans: Individual, Single Parent, Family
- Coverage Options: Lifetime Coverage, Term - 10, 15, 20 or 30 years
- Adult Coverage: \$10,000 to \$100,000
- General Underwriting Guidelines by Benefit Amount
  - \$10,000-\$50,000 qualifies for Express (application questions only)
  - \$51,000 - \$100,000 qualifies for Simplified (application questions, MIB, prescription check, random telephone interview)
- Cancer Insurance Solution
  - Issue Ages: 18-89 (Lifetime) or 18-54 (Term)
  - Covered Conditions: 100% - Internal Cancer or Malignant Melanoma
  - Optional Riders:
    - Heart Attack & Stroke Plan
    - Cash Value
    - Intensive Care Unit
- Heart Attack/Stroke Insurance Solution
  - Issue Ages: 18-89 (Lifetime) or 18-54 (Term)
  - Covered Conditions:
    - 100% - Heart Attack & Stroke Conditions
    - 25% - Coronary Artery Bypass Surgery, Coronary Angioplasty Surgery
  - Optional Riders:
    - Cancer Plan
    - Cash Value
    - Intensive Care Unit
- Critical Insurance Solution
  - Issue Ages: 18-64 (Lifetime) or 18-54 (Term)
  - Covered Conditions:
    - 100% - Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure
    - 25% - Coronary Artery Bypass Surgery, Coronary Angioplasty, Surgery
  - Return of Premium upon death, minus claims
  - Optional Riders:
    - Cash Value
    - Intensive Care Unit



## RESOURCES

- [Mutualofomaha.com/simple](https://mutualofomaha.com/simple) - Find downloadable marketing materials, product training and more - without logging in!
- **Quotes for Sales Professionals** - Download our mobile quoting app and quote all of our Simplified Issue products. Search for Quotes for Sales Professionals in either the App Store or Google Play
- **Sales Support** - For questions or to order marketing materials contact Sales Support at [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com)