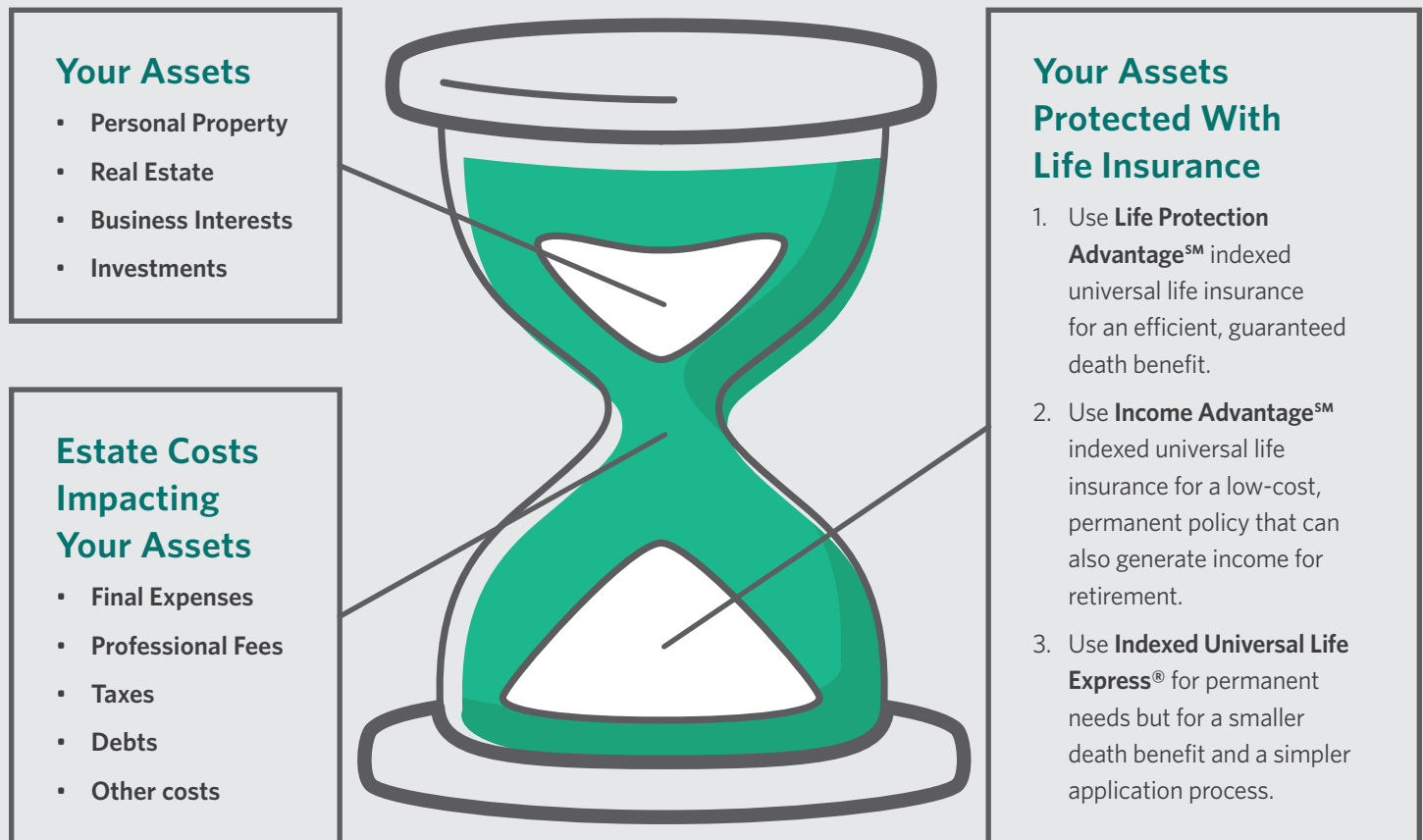


Can your estate plan act like an hourglass instead of a funnel?

When it comes to estate planning, the main goal is to maximize the assets that you would like to pass on to your heirs. But unfortunately, estate assets pass through a funnel of expenses — leaving your loved ones with much less than expected.

However, a life insurance death benefit can help pay the expenses that would have prevented your assets from passing the way you wanted. This turns an estate planning funnel into an estate planning hourglass that is as full at the bottom as it was at the top.



Estate Planning: Understand the costs of settling your estate

What's siphoning off your assets?

Please complete the following list to help estimate how much these possible estate settlement costs could impact you:

Final Expenses:

Funeral \$ _____

Medical \$ _____

Long-Term Care \$ _____

Professional Fees:

Attorney \$ _____

Accountant \$ _____

Appraiser \$ _____

Executor \$ _____

Trustee \$ _____

Taxes:

Property \$ _____

Income \$ _____

Estate/Inheritance \$ _____

Debts:

Credit Card \$ _____

Loans \$ _____

Mortgage \$ _____

Monthly Bills \$ _____

Other:

Probate Costs \$ _____

Education Expenses \$ _____

Maintenance Expenses \$ _____

TOTAL \$ _____

How do you plan to pay for these potential costs?

Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, is licensed nationwide. United of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, is licensed nationwide, except in New York. Consult the appropriate professional regarding your particular situation. Each company is responsible for its own financial and contractual obligations. This guide is for general information and is not designed to be all-inclusive or to serve as a substitute for legal or tax advice. The information in this guide is subject to change without notice.

*In OR and WA: producer.