

Guaranteed ADvantage
Accidental Death Insurance



AD Product Training



Guaranteed ADvantage Accidental Death Insurance



Product Features

- Guaranteed issue
 - No health questions on application
 - No medical exams
 - No restrictions on occupation
- Issue Ages: 18-70
- Benefit amounts: \$50,000 - \$500,000
 - Common Carrier Benefit **doubles** benefit amount
 - Auto/Pedestrian Benefit pays an **additional 25%**
- Guaranteed Renewable to Age 80
- Family Coverage
 - Spouse coverage: **100%** of Primary Insured
 - Child coverage: **20%** of Primary Insured

Guaranteed ADvantage Accidental Death Insurance



Individual Monthly Premiums

Individual						
	Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70
50,000	\$ 10.28	\$ 10.72	\$ 13.26	\$ 7.53	\$ 8.27	\$ 10.68
100,000	\$ 16.19	\$ 17.06	\$ 22.14	\$ 10.68	\$ 12.16	\$ 16.98
150,000	\$ 22.09	\$ 23.41	\$ 31.02	\$ 13.83	\$ 16.06	\$ 23.28
200,000	\$ 28.00	\$ 29.75	\$ 39.90	\$ 16.98	\$ 19.95	\$ 29.58
250,000	\$ 33.91	\$ 36.09	\$ 48.78	\$ 20.13	\$ 23.84	\$ 35.88
300,000	\$ 39.81	\$ 42.44	\$ 57.66	\$ 23.28	\$ 27.74	\$ 42.18
350,000	\$ 45.72	\$ 48.78	\$ 66.54	\$ 26.43	\$ 31.63	\$ 48.48
400,000	\$ 51.63	\$ 55.13	\$ 75.43	\$ 29.58	\$ 35.53	\$ 54.78
450,000	\$ 57.53	\$ 61.47	\$ 84.31	\$ 32.73	\$ 39.42	\$ 61.08
500,000	\$ 63.44	\$ 67.81	\$ 93.19	\$ 35.88	\$ 43.31	\$ 67.38

Banded Premiums Ages: 18-50 / 51 - 60 / 61 - 70

Guaranteed ADvantage Accidental Death Insurance



2 Adults Monthly Premiums

Family - 2 Adults									
Male	18-50			51-60			61-70		
Female	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
50,000	\$ 13.43	\$ 13.87	\$ 16.41	\$ 14.18	\$ 14.61	\$ 17.15	\$ 16.58	\$ 17.02	\$ 19.56
100,000	\$ 22.49	\$ 23.36	\$ 28.44	\$ 23.98	\$ 24.85	\$ 29.93	\$ 28.79	\$ 29.66	\$ 34.74
150,000	\$ 31.54	\$ 32.86	\$ 40.47	\$ 33.78	\$ 35.09	\$ 42.70	\$ 40.99	\$ 42.31	\$ 49.92
200,000	\$ 40.60	\$ 42.35	\$ 52.50	\$ 43.58	\$ 45.33	\$ 55.48	\$ 53.20	\$ 54.95	\$ 65.10
250,000	\$ 49.66	\$ 51.84	\$ 64.53	\$ 53.38	\$ 55.56	\$ 68.25	\$ 65.41	\$ 67.59	\$ 80.28
300,000	\$ 58.71	\$ 61.34	\$ 76.56	\$ 63.18	\$ 65.80	\$ 81.03	\$ 77.61	\$ 80.24	\$ 95.46
350,000	\$ 67.77	\$ 70.83	\$ 88.59	\$ 72.98	\$ 76.04	\$ 93.80	\$ 89.82	\$ 92.88	\$ 110.64
400,000	\$ 76.83	\$ 80.33	\$ 100.63	\$ 82.78	\$ 86.28	\$ 106.58	\$ 102.03	\$ 105.53	\$ 125.83
450,000	\$ 85.88	\$ 89.82	\$ 112.66	\$ 92.58	\$ 96.51	\$ 119.35	\$ 114.23	\$ 118.17	\$ 141.01
500,000	\$ 94.94	\$ 99.31	\$ 124.69	\$ 102.38	\$ 106.75	\$ 132.13	\$ 126.44	\$ 130.81	\$ 156.19

Guaranteed ADvantage Accidental Death Insurance



Individual with Kids Monthly Premiums

Family - 1 Adult + kids						
	Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70
50,000	\$ 12.08	\$ 12.51	\$ 15.05	\$ 9.32	\$ 10.06	\$ 12.47
100,000	\$ 19.78	\$ 20.65	\$ 25.73	\$ 14.26	\$ 15.75	\$ 20.56
150,000	\$ 27.48	\$ 28.79	\$ 36.40	\$ 19.21	\$ 21.44	\$ 28.66
200,000	\$ 35.18	\$ 36.93	\$ 47.08	\$ 24.15	\$ 27.13	\$ 36.75
250,000	\$ 42.88	\$ 45.06	\$ 57.75	\$ 29.09	\$ 32.81	\$ 44.84
300,000	\$ 50.58	\$ 53.20	\$ 68.43	\$ 34.04	\$ 38.50	\$ 52.94
350,000	\$ 58.28	\$ 61.34	\$ 79.10	\$ 38.98	\$ 44.19	\$ 61.03
400,000	\$ 65.98	\$ 69.48	\$ 89.78	\$ 43.93	\$ 49.88	\$ 69.13
450,000	\$ 73.68	\$ 77.61	\$ 100.45	\$ 48.87	\$ 55.56	\$ 77.22
500,000	\$ 81.38	\$ 85.75	\$ 111.13	\$ 53.81	\$ 61.25	\$ 85.31

Guaranteed ADvantage Accidental Death Insurance



2 Adults with Kids Monthly Premiums

Family - 2 Adults + kids									
Male	18-50			51-60			61-70		
Female	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
50,000	\$ 15.23	\$ 15.66	\$ 18.20	\$ 15.97	\$ 16.41	\$ 18.94	\$ 18.38	\$ 18.81	\$ 21.35
100,000	\$ 26.08	\$ 26.95	\$ 32.03	\$ 27.56	\$ 28.44	\$ 33.51	\$ 32.38	\$ 33.25	\$ 38.33
150,000	\$ 36.93	\$ 38.24	\$ 45.85	\$ 39.16	\$ 40.47	\$ 48.08	\$ 46.38	\$ 47.69	\$ 55.30
200,000	\$ 47.78	\$ 49.53	\$ 59.68	\$ 50.75	\$ 52.50	\$ 62.65	\$ 60.38	\$ 62.13	\$ 72.28
250,000	\$ 58.63	\$ 60.81	\$ 73.50	\$ 62.34	\$ 64.53	\$ 77.22	\$ 74.38	\$ 76.56	\$ 89.25
300,000	\$ 69.48	\$ 72.10	\$ 87.33	\$ 73.94	\$ 76.56	\$ 91.79	\$ 88.38	\$ 91.00	\$ 106.23
350,000	\$ 80.33	\$ 83.39	\$ 101.15	\$ 85.53	\$ 88.59	\$ 106.36	\$ 102.38	\$ 105.44	\$ 123.20
400,000	\$ 91.18	\$ 94.68	\$ 114.98	\$ 97.13	\$ 100.63	\$ 120.93	\$ 116.38	\$ 119.88	\$ 140.18
450,000	\$ 102.03	\$ 105.96	\$ 128.80	\$ 108.72	\$ 112.66	\$ 135.49	\$ 130.38	\$ 134.31	\$ 157.15
500,000	\$ 112.88	\$ 117.25	\$ 142.63	\$ 120.31	\$ 124.69	\$ 150.06	\$ 144.38	\$ 148.75	\$ 174.13

Guaranteed ADvantage Accidental Death Insurance



Product Features

- Return of Premium Rider - Issue Ages 18-50

Yr	ROP	Yr	ROP	Yr	ROP
1	0%	11	23%	21	49%
2	0%	12	26%	22	53%
3	0%	13	29%	23	57%
4	1%	14	31%	24	61%
5	4%	15	34%	25	65%
6	8%	16	36%	26	72%
7	12%	17	38%	27	79%
8	15%	18	41%	28	86%
9	18%	19	43%	29	93%
10	21%	20	45%	30	100%

Guaranteed ADvantage Accidental Death Insurance



Monthly Premiums with Return of Premium

Individual w/ ROP		
	Male	Female
\$50,000	\$14.39	\$10.54
\$100,000	\$22.66	\$14.95
\$150,000	\$30.93	\$19.36
\$200,000	\$39.20	\$23.77
\$250,000	\$47.47	\$28.18
\$300,000	\$55.74	\$32.59
\$350,000	\$64.01	\$37.00
\$400,000	\$72.28	\$41.41
\$450,000	\$80.54	\$45.82
\$500,000	\$88.81	\$50.23

Family w/ ROP	
\$50,000	\$21.32
\$100,000	\$36.51
\$150,000	\$51.70
\$200,000	\$66.89
\$250,000	\$82.08
\$300,000	\$97.27
\$350,000	\$112.46
\$400,000	\$127.65
\$450,000	\$142.84
\$500,000	\$158.03

Guaranteed ADvantage Accidental Death Insurance



AD and TLE Premium Comparison

\$150,000 Non-ROP

		TLE 15/15	TLE 30/30	AD
Male	30	\$ 26.17	\$ 35.38	\$ 22.09
	40	\$ 40.45	\$ 65.28	\$ 22.09
	50	\$ 91.45	\$ 151.92	\$ 22.09

Female	30	\$ 25.10	\$ 33.64	\$ 13.83
	40	\$ 38.31	\$ 61.01	\$ 13.83
	50	\$ 86.37	\$ 142.85	\$ 13.83

\$150,000 with ROP

		TLE 15/15	TLE 30/30	AD
Male	30	\$ 46.99	\$ 69.32	\$ 30.93
	40	\$ 75.56	\$ 115.03	\$ 30.93
	50	\$ 177.56	\$ 250.13	\$ 30.93

Female	30	\$ 44.86	\$ 63.64	\$ 19.36
	40	\$ 71.29	\$ 103.32	\$ 19.36
	50	\$ 167.41	\$ 236.35	\$ 19.36

Guaranteed ADvantage Accidental Death Insurance



Application

SECTION A PRIMARY INSURED INFORMATION	
Primary Insured's Legal Name _____	
Legal Residence _____ Street City State Zip	
Social Security Number _____	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth ____/____/____
Age _____	Telephone Number () _____ E-mail _____
Are all Proposed Insureds citizens of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If "No," do all Proposed Insureds have a Permanent Resident Card (Form I-551) Number(s)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If "Yes," Card Number(s) _____ Date of Arrival in U.S. _____	

SECTION B INSURANCE APPLIED FOR	
Accidental Death Insurance Benefit Amount \$ _____	
Benefits Include: 100% increase for Common Carrier Accidents 25% increase for Motor Vehicle/Auto Pedestrian Accidents	
Type of Plan: (Select only one)	
<input type="checkbox"/> Individual	
<input type="checkbox"/> Family (Primary Insured plus one of the following:)	
<input type="checkbox"/> Spouse only <input type="checkbox"/> Spouse and children <input type="checkbox"/> Children only	
Rider: <input type="checkbox"/> Return of Premium (ROP) Rider	
Modal Premium \$ _____	Amount Collected \$ _____
First Premium Payment: <input type="checkbox"/> Bank Service Plan (BSP) <input type="checkbox"/> Check	
Subsequent Premium Payments: <input type="checkbox"/> BSP <input type="checkbox"/> Direct Bill	
Payment Mode: <input type="checkbox"/> Monthly BSP <input type="checkbox"/> Quarterly <input type="checkbox"/> Semiannual <input type="checkbox"/> Annual	(Monthly Direct Bill not available)

SECTION C FAMILY COVERAGE INFORMATION							
Additional Person(s) to be Insured	Full Name	Age	Date of Birth			Gender	
			Month	Day	Year	M	F
Spouse							
Child							
Child							
Child							

SECTION D BENEFICIARY INFORMATION	
Primary Beneficiary Name: _____	Contingent Beneficiary Name: _____
Relationship: _____	Relationship: _____
Date of Birth: ____/____/____	Date of Birth: ____/____/____

Note: If no beneficiary is named, benefits will be paid to the Primary Insured's estate.

SECTION E REPLACEMENT INFORMATION	
1. Is the coverage applied for replacing any existing coverage for any Proposed Insured? Yes <input type="checkbox"/> No <input type="checkbox"/>	
2. Will the coverage being applied for be added to any existing coverage for any Proposed Insured? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If "Yes" to questions 1 or 2, please give details _____	

SECTION F AGREEMENT	
The undersigned, understands and agrees that: (a) all statements and answers in this application are true and complete; (b) no insurance shall take effect until a policy is issued and the first premium is received by Mutual of Omaha Insurance Company during my lifetime; and (c) no producer or representative can waive or change any receipt or policy provision or agree to issue a policy.	

I have (a) read and understand the Agreement Section; (b) read and approved the answers as recorded on this application; and (c) received the appropriate Outline/Summary of Coverage.

Signed at: _____
City State

Signature of Primary Insured _____ Printed Name of Primary Insured _____ Date _____

Signature of Payor as shown on bank account _____ Printed Name of Payor _____ Date _____
(if Billing Mode is BSP and Payor is other than Proposed Insured)

Producer Section:
I/We certify that during an interview with the Proposed Insured(s), I/we asked each question exactly as written and recorded the answers provided by the Proposed Insured(s) completely and accurately. Yes No

(If "No," please explain.) _____

I conducted said interview in person Yes No

(If "No," please explain.) _____

Signature of Producer _____ Producer's Printed Name _____ Producer # _____ Date _____

Office Name _____ Office Address _____

Signature of Producer _____ Producer's Printed Name _____ Producer # _____ Date _____

Office Name _____ Office Address _____

Contact Name _____

Guaranteed ADvantage Accidental Death Insurance



Pivot from:

Term Life Express
to
Guaranteed ADvantage

PROPOSED INSURED INFORMATION

Name: _____

Mailing Address: _____

E-mail Address: _____

AUTHORIZATION

If I do not qualify for Term Life Insurance coverage with United of Omaha Life Insurance Company ("United of Omaha") under its underwriting guidelines, by signing below, I authorize:

1. United of Omaha, at its sole option, to forward information (excluding non-public personal health information) from my application and other ancillary documents to Mutual of Omaha Insurance Company ("Mutual of Omaha").
2. Mutual of Omaha, at its sole option, to use information (excluding non-public personal health information) from the application and other ancillary documents to complete a new application for Mutual of Omaha's Accidental Death Insurance and, if approved, issue a policy to be sent to me for review.

ACKNOWLEDGEMENT AND AGREEMENT

By signing below, I acknowledge and agree that:

1. Mutual of Omaha's Accidental Death Insurance provides benefits for death by accident only. It does not provide benefits for any other causes of death.
2. My consent to apply for Mutual of Omaha's Accidental Death Insurance is voluntary.
3. This form is not an insurance application.
4. If United of Omaha declines my application, I will not have Term Life Insurance coverage.
5. If Mutual of Omaha issues an Accidental Death Insurance policy, Mutual of Omaha will send it to me for review. Coverage under this policy will not take effect until the required premium is received by Mutual of Omaha.
6. I do not currently have an accidental death insurance policy that will be replaced by the Mutual of Omaha Accidental Death insurance policy, if issued.

ACCIDENTAL DEATH BENEFIT AMOUNT AND PREMIUM

Payment Mode: Monthly BSP only

Accidental Death Insurance Individual Benefit Amount: \$ _____ (Maximum \$500,000)

Monthly Premium: \$ _____

Specify the date premiums will be withdrawn: 1st of the Month or 15th of the Month

Proposed Insured Signature _____

Date _____

Guaranteed ADvantage Accidental Death Insurance Marketing Materials



MUTUAL OF OMAHA INSURANCE COMPANY




Save the Sale!

With **Guaranteed ADvantage** Accidental Death Insurance

When Term Life declines happen or your client can't afford the premium, what are your client's options? How can you save the sale? We have an answer. Reflex to our **Guaranteed ADvantage** Accidental Death Insurance.

- Face amounts up to \$500,000
- No health questions or medical exam
- Family rates available*
- Plus more!
- Issue ages 18-70
- No restrictions on occupation

With **Guaranteed ADvantage** Accidental Death Insurance, you can protect the sale.

According to National Safety Council Injury Facts 2010 edition, the following chart indicates unintentional injury deaths by age range and type:

Age	Motor Vehicle	Poisoning	Falls	Drowning	Fires/Flames/Smoke
0-4	738	43	61	509	726
5-14	2,258	58	38	254	181
15-24	11,015	2,934	242	854	185
25-44	14,025	12,809	946	902	495
45-64	11,133	10,449	2,882	801	937
65-74	2,916	483	2,392	217	404
75+	4,360	553	14,262	278	681

Total male and female: 121,599
Male total: 78,941
Female total: 42,658



MUTUAL OF OMAHA INSURANCE COMPANY

Accidents Happen. Protect Your Family.




Guaranteed ADvantage Accidental Death Insurance

MC35013

MUTUAL OF OMAHA INSURANCE COMPANY

Introducing: Guaranteed ADvantage Accidental Death Insurance



*Save the Sale!
Help Get Your Client Protected.*



When term life declines happen or your client can't afford the premium, what can you save the sale? We have an answer. Reflex to our **Guaranteed ADvantage** Accidental Death Insurance.

Product Quick Glance:

- **Guaranteed issue** accidental death coverage;
- 24-hour coverage
- Face amounts up to \$500,000
- Issue ages 18-70
- No health questions or medical exam
- No restrictions on occupation
- ROP rider available*
- Family rates available
- Increased benefits for Auto/Pedestrian and Common Carrier
- Electronic application available on **AGO e-App**™ for fast processing
- An easy to apply for insurance option for your client who wants protection and security for their loved ones

Make **Guaranteed ADvantage** Accidental Death Insurance part of your **Guaranteed ADvantage** product portfolio.



For more information, contact your agent or call 1-800-447-7777.

*ROP rider is not available in AR, CA, NY, PA and WA and is available for ages 18-50 only.

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MUTUAL OF OMAHA INSURANCE COMPANY

Guaranteed ADvantage Accidental Death Insurance Frequently Ask Questions

Use this FAQ sheet to help answer questions your client may have about Accidental Death Insurance.

- What is Accidental Death (AD) Insurance?**
Accidental Death Insurance is a form of insurance that pays a sum of money if you die by accidental death. Death must occur within 365 days of the accident. Death as a result of an illness does not qualify.
- I have life insurance through my work. Do I need AD Insurance, too?**
Yes. The death benefit coverage only pays if you become disabled. The AD coverage would give you protection from an accidental death.
- I have term life insurance. Why should I purchase an accidental death policy?**
AD coverage can be a great supplement to an existing term life policy. An AD insurance policy pays a sum of money to a beneficiary if you die from an accident. AD coverage is typically less expensive compared to a life insurance policy. If you cannot afford the life insurance premium on your death benefit, for life insurance coverage, you can purchase an AD policy to provide the additional protection.
- I have term life insurance. An accidental death insurance policy is an insurance?**
Yes. The fact is, most deaths will occur in one of two ways — either from a sickness or from an accident. Having AD coverage provides you with protection from an accidental death.
- What is the difference between term life insurance and accidental death insurance?**
The primary difference is in the cause of the death in regard to both types of insurance. Life insurance covers death from a disease and an accident. AD insurance only provides protection from an accidental death.
- What are some of the top features of Guaranteed ADvantage from Mutual of Omaha?**
AD coverage from Mutual of Omaha is guaranteed issue — many carriers with the eligible age range qualify. The policy also provides two times the benefit amount for accidental death while driving or riding in a private automobile or being struck by a motor vehicle. In addition, you may purchase family coverage for your spouse and/or children.
- How much does AD insurance cost? Do the premiums go up as I age?**
AD insurance can be affordable. For example, a premium may be about \$15 a month (actual premium payment determined at time of application) for a 35-year-old male needing \$100,000 in coverage. Furthermore, premiums are guaranteed to remain the same for the first five years you own the policy. After five years, Mutual of Omaha has the right to change premiums but can only do so if premiums are adjusted across the board for all AD policies.

*Please reference MO 8013, the Underwriting and Rate Guide for rate information. This guide is in force through normal operating channels.

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Guaranteed ADvantage Accidental Death Insurance



Miscellaneous

- Must have a license to 'health products'
- Must be contacted to sell our 'health products' (800) 867-6873
- Not available in: California, Minnesota, & Massachusetts
- ROP rider is not available in: AR, CT, GA, PA, and VA and is available for ages 18-50 only.

Guaranteed ADvantage Accidental Death Insurance



Miscellaneous

- Not on Winflex – Must use rate sheet
- Rates:
 - National version
 - Oklahoma / Nevada
 - Colorado
 - Montana
 - South Dakota

Guaranteed ADvantage Accidental Death Insurance



AD Summary

- Guaranteed issue
 - No MVR
 - No occupation limitations
 - No medical underwriting
- Multiple combinations of coverage
 - Individual coverage
 - Primary insured + Spouse coverage
 - Primary insured + Spouse coverage + Child coverage
 - Primary insured + Child coverage
- Issue ages 18-70, guaranteed renewable to age 80



Guaranteed ADvantage Accidental Death Insurance

Sales Support: 1 (800) 693-6083

- Product questions
- Proposal software quotes
- Order marketing materials
- Sales Professional Access help
- Gateway to any department in the company

Guaranteed ADvantage Accidental Death Insurance



Underwriting Contacts

Underwriting Support Center:

- 1 (800) 775-7896

Case Status:

- Statuslines@mutualofomaha.com
- Website pending reports (Producer website)

Contact Any Individual By Calling 'Sales Support':

- 1 (800) 693-6083



Guaranteed ADvantage Accidental Death Insurance

Brent Bench

Life Sales Director

(402) 968-4379 cell

brent.bench@mutualofomaha.com

Dylan Cummings

Account Executive

(402) 351-3538

dylan.cummings@mutualofomaha.com

Guaranteed ADvantage
Accidental Death Insurance



Thank You!