

*Guaranteed
Universal
Life Express*



Mutual of Omaha

GULE Purpose



- Provides protection for a ‘**guaranteed period of time**’
 - Minimum guaranteed period of 20 years
 - Maximum guaranteed period is Age 120
 - Anything in between
- Cash Values do exist, but not a focus
 - Cash Values are low
 - Little if any cash value in the later years
 - Loans are not recommended
- Flexible
 - Adjustable guaranteed period
 - Adjustable payment period

Simplified Underwriting Guaranteed UL!

- Risk Classes
 - Standard NT / T
- Issue Ages
 - 18 to 65
- Face Amount
 - \$50,000 to \$250,000
- Flexible
 - Adjustable Premium (Single pay, To age 65, 85, 100, 120, etc.)
 - Adjustable Guarantee (20y, 30y, 40y, 50y, lifetime, etc.)

Underwriting



GULE Offers Simplified Underwriting up to:
\$250,000!

\$50,000 - \$250,000

- Build Chart (very liberal)
- M.I.B report (Medical Information Bureau)
- Pharmaceutical Report
- Random phone interview

(Ages 61 - 65 require a mandatory phone interview and APS)

Guarantee' Flexibility



Male – Standard – Age 45 - \$200,000

Guarantee Age 120 (75y)	\$236.76	
Guarantee Age 100 (55y)	\$224.58	(5.1% lower)
Guarantee Age 90 (45y)	\$194.77	(17.7% lower)
Guarantee Age 80 (35y)	\$162.25	(31.5% lower)
Guarantee Age 65 (20y)	\$120.03	(49.3% lower)

'40 Year' Term



Male – Standard – Age 40 – \$200,000		
TLE	30 Year Guar.	\$85.26
GULE	30 Year Guar.	\$115.10
GULE	40 Year Guar.	\$137.16
GULE	45 Year Guar.	\$149.39
GULE	50 Year Guar.	\$162.19

Age 60+ Alternative To F.E.



- Clients age 60 – 65
- Can get higher face amounts than Final Expense products

Male – Standard – Age 62 - \$75,000

20 Year Guarantee

\$180.76

30 Year Guarantee

\$216.32

58 Year Guarantee

\$246.82

Flexibility



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(Pay premiums to 'X', Guarantee goes to 'X')

Age 65:
Premiums Stop

Age 90:
Coverage Ends

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Interest Rate: 3.00%			Non-Guaranteed Illustrated Interest Rate: 4.50%		
			End of Year Accumulation Value	End of Year Surrender Value	End of Year Death Benefit	End of Year Accumulation Value	End of Year Surrender Value	End of Year Death Benefit
21	61	1729	21708	21708	150000	31524	31524	150000
22	62	1729	22284	22284	150000	33218	33218	150000
23	63	1729	22716	22716	150000	34865	34865	150000
24	64	1729	22984	22984	150000	36448	36448	150000
25	65	1729	23072	23072	150000	37969	37969	150000
26	66	0 #	21370	21370	150000	37708	37708	150000
27	67	0 #	19384	19384	150000	37249	37249	150000
28	68	0 #	17082	17082	150000	36568	36568	150000
29	69	0 #	14430	14430	150000	35638	35638	150000
30	70	0 #	11371	11371	150000	34412	34412	150000
31	71	0 #	7823	7823	150000	32823	32823	150000
32	72	0 #	3673	3673	150000	30780	30780	150000
33	73	0 #	0	0	150000	28174	28174	150000
34	74	0 #	0	0	150000	24922	24922	150000
35	75	0 #	0	0	150000	20911	20911	150000
36	76	0 #	0	0	150000	15998	15998	150000
37	77	0 #	0	0	150000	9985	9985	150000
38	78	0 #	0	0	150000	2599	2599	150000
39	79	0 #	0	0	150000	0	0	150000
40	80	0 #	0	0	150000	0	0	150000
41	81	0 #	0	0	150000	0	0	150000
42	82	0 #	0	0	150000	0	0	150000
43	83	0 #	0	0	150000	0	0	150000
44	84	0 #	0	0	150000	0	0	150000
45	85	0 #	0	0	150000	0	0	150000
46	86	0 #	0	0	150000	0	0	150000
47	87	0 #	0	0	150000	0	0	150000
48	88	0 #	0	0	150000	0	0	150000
49	89	0 #	0	0	150000	0	0	150000
50	90	0 #	0	0	150000	0	0	150000

Illustrations



6 - Untitled

View Options Help

View Compare Print

G... Name	Solve For	Premium Solve
★ Client	Premium Solve Option	No Lapse Guarantee
	No Lapse Years/@Age	@90
	Face Amount	150,000 <input type="button" value="More"/>
	Years to Pay Premium	25

Company / Product:
Mutual of Omaha -
Guaranteed

Insur
Solv
Disb
Polic
Ride
Re-prop
Ager

GULE Summary



- Same application as Term Life Express
- Same underwriting as Term Life Express
 - No blood
 - No urine
 - No paramed
- No lapse guarantee coverage
- Flexibility with Premium Payments & Guarantee

Sales Support



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

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

Sales Contacts



Brent Bench

Life Sales Director

(402) 968-4379 cell

brent.bench@mutualofomaha.com

Dylan Cummings

Account Executive

(402) 351-3538

dylan.cummings@mutualofomaha.com



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Thank You!