



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

Children's Whole Life Insurance

Get Kids Off To A Good Start

For producer use only. Not for use with the general public



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Product Features

- **Issue Ages** – 14 days to 25 years
- **Face Amounts** - \$5,000 - \$30,000
- **Builds Cash Value**
- **Underwriting** – No Medical Exam, only two health questions on the application
- **Guaranteed Insurability Rider** – No cost rider that provides the option to purchase additional coverage at ages 30, 33, 36 and 39 without evidence of insurability
- **Application Submission by Grandparents** without the parent signature on the application *(excluding FL and PA)*



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Underwriting Questions

Have any of the Proposed Insureds received medical care for or had:

(a) a heart or circulatory system disease, birth defect, or mental or developmental disorder including autism and Down's Syndrome? Yes No

(b) any other chronic medical condition which has required care within the past 3 years? Yes No

NOTE: Provide details for "Yes" answers. Please include Proposed Insured's name and illness or condition. (Use additional sheet if necessary.)

Guaranteed Insurability Provision



- Increase the face amount: 30th, 33rd, 36th, and 39th
- Increased amount cannot exceed original face
- If not increased on the first option* – not eligible for future increases

*Reminder is sent out 60 days prior



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Annual Premiums

Annual Premiums (Per \$1,000)	
Age	Unisex Rate
14 days – 4 years	\$3.60
5 - 9	\$4.56
10 - 14	\$5.40
15 – 19	\$7.08
20 – 25	\$8.64

Policy Fee: \$12 annually

Example: 10-year old, male with a \$15,000 face amount

- \$93.00 annually
- \$7.75 monthly

Winflex Illustrations



Children's Whole Life
A Level Benefit Whole Life Insurance Proposal

Insured:
Age: 7 / Male

Death Benefit: \$30,000

Contract Premium: \$13.60
Premium Mode: Monthly BSP

End of Policy Year	At Age	== Contract Premiums ==		End of year Cash Value	End of year Death Benefit
		Annualized	Accumulated Premiums		
1	8	163	163	0	30000
2	9	163	326	0	30000
3	10	163	489	0	30000
4	11	163	652	0	30000
5	12	163	816	0	30000

Cash Values / Endowment



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End of Policy Year	At Age	== Contract Premiums ==		End of year Cash Value	End of year Death Benefit
		Annualized	Accumulated Premiums		
76	83	163	12403	21900	30000
77	84	163	12566	22350	30000
78	85	163	12729	22740	30000
79	86	163	12892	23130	30000
80	87	163	13056	23490	30000
81	88	163	13219	23850	30000
82	89	163	13382	24180	30000
83	90	163	13545	24510	30000
84	91	163	13708	24810	30000
85	92	163	13872	25140	30000
86	93	163	14035	25470	30000
87	94	163	14198	25830	30000
88	95	163	14361	26220	30000
89	96	163	14524	26580	30000
90	97	163	14688	27060	30000
91	98	163	14851	27660	30000
92	99	163	15014	28590	30000
93	100	163	15177	30000	30000

Reasons to Sell CWL



- Helps cover cost associated with an unexpected loss
- Great for parents and grandparents looking to provide protection for a child's future insurability
- Another way to provide value in meeting the needs of their clients in a variety of ways (Multiple Policies)

Marketing Materials



UNITED OF OMAHA LIFE INSURANCE COMPANY
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Get your kids off to a good start with Children's Whole Life Insurance

100% of the proceeds from this insurance will be paid to the beneficiary named in the policy. For more information, contact your agent or call 1-800-447-3434. Life insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. This policy may contain exclusions or limitations.

LE5477-LJ210

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Children's Whole Life Insurance

Whole Life Insurance Protection for the Future

PLAN HIGHLIGHTS

COVERAGE THAT INCREASES AS THE NEED FOR LIFE INSURANCE INCREASES
Life insurance protection is something we all need, regardless of our age or stage in life. Setting up a lifetime of coverage for your children and grandchildren may be one of the most important things you'll ever do for them. In addition to the death benefit, one of the advantages of purchasing life insurance at an early age is that it can help protect future insurability.

CHILDREN'S WHOLE LIFE IS AFFORDABLE AND EASY-TO-APPLY-FOR LIFE INSURANCE PROTECTION, WITH THE FOLLOWING FEATURES:

- Available for ages 14 days to 25 years, in face amounts of \$5,000 to \$30,000
- Whole life - policy matures at age 100
- Limited health questions to answer
- No medical examination required
- Rates never increase with age
- Benefits never decrease
- Cash value that builds over time
- Loans available from cash value
- Additional coverage may be purchased in the future without evidence of insurability
- Easy payment options

GUARANTEED INSURABILITY PROVISION*
While the policy is in force, you have the option of purchasing an additional whole life policy on the insured on each of several dates, without evidence of insurability. The dates are the policy anniversary dates following the insured's 30th, 33rd, 36th and 39th birthdays. The face amount of the additional policy may not exceed the face amount of the original policy purchased. A reminder will be sent 60 days prior to the first option date. If you wish to apply for an additional policy, you must complete the form and pay the first premium prior to the option date. If you do not exercise this option on the first option date, you will not be eligible for any future options.

*May not be approved in all states

POLICY EXCLUSIONS
The policy's face amount will not be paid if the insured's death results from suicide, while sane or insane, within two years from the issue date (in CO, MO and ND, within one year). Instead, the policy premiums paid will be returned, minus any loan not repaid. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

PREMIUM MODES (MODAL FACTORS)
Annual (1.00)
Semiannual (.50)
Quarterly (.25)
Monthly BSP (.833)

POLICY FEE
\$12 per year

This is used as a source of leads in the solicitation of insurance and a licensed insurance agent (in WA: producer) may contact you by telephone. Policy form number A007LNAP or state equivalent. In LA, A255LAW9; In NC, A098LNC03P; In OK, A153L0303P; In OR, A181L0303P; In PA, A007LSAP03; In TX, A151L0303P; In WA, A109PWA03P. Life insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. This policy may contain exclusions or limitations.

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Get your kids off to a good start with Children's Whole Life Insurance

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\$12.00

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1-C7763

CWL Summary



- Extremely competitive premiums.
- Only 2 Underwriting questions.
- Guaranteed insurability option.
- Can be purchased by Grandparents without parents signing the app.
- E-App available, quote it anywhere:
www.mutualofomaha.com/broker-quote



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Tips for Quick Issue

Top 10 Reasons a Children's Whole Life policy is not issued at first review:

10. Can't read the producer's handwriting
9. Producer questions not answered (Producer signature or signed date missing)
8. Producer not contracted
7. Owner or Beneficiary Relationship not provided
6. Wrong application for state
5. Invalid Owner
4. AML not complete
3. Missing part of application (Missing page 2)
2. Missing information on the application
1. Replacement form missing



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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



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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



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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!