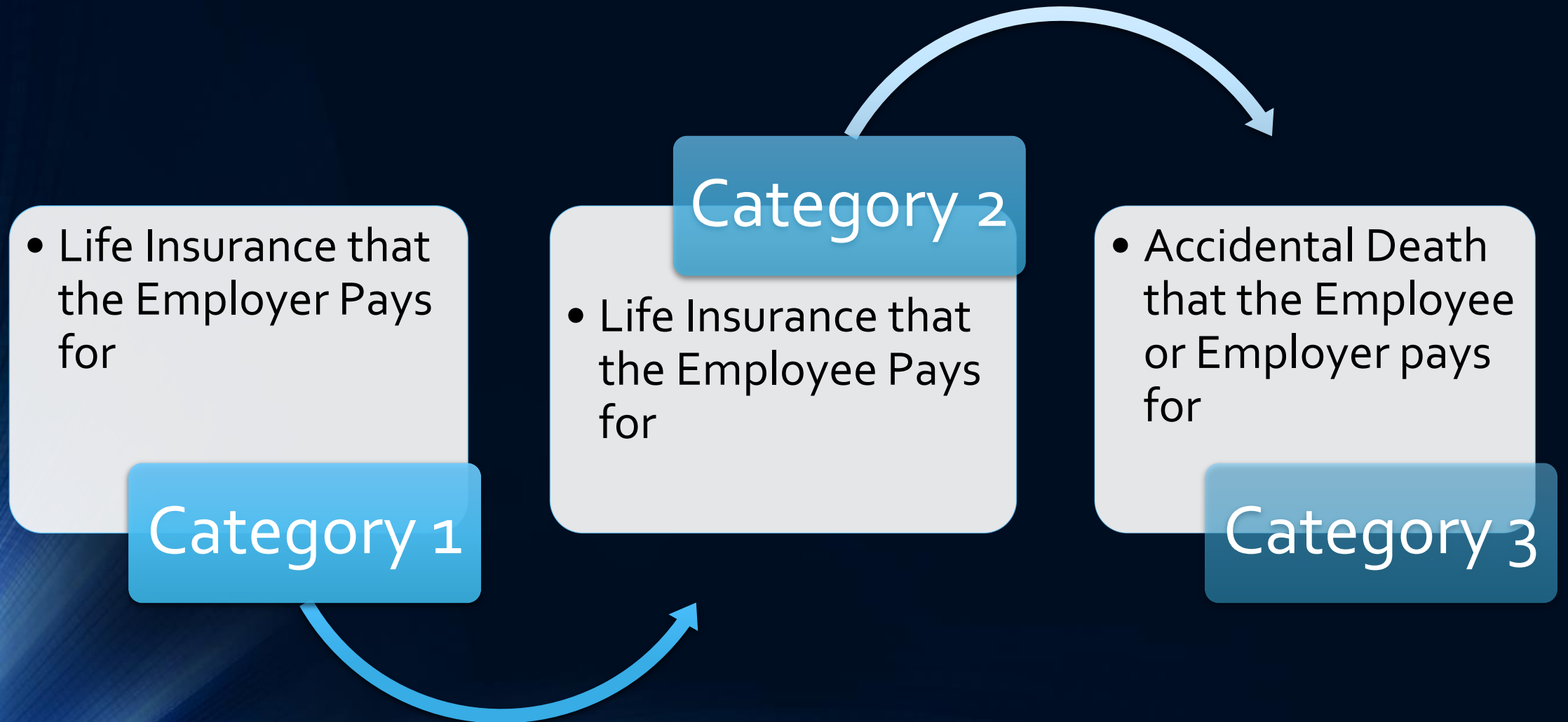




Mike Lewantowicz

Know Your Competition

Often times a client lets us know that they have coverage at work.
This Life Insurance at work falls into 3 categories:



1. Life insurance that the Employer Pays for:

typically this is a flat amount like \$25K per employee
OR 1X Annual Salary, or 2X Annual Salary.

This is great as long as the employee keeps their job.

While it can be converted to an individual,
it is an individual PERMANENT plan that is built
on Group rates.

REQUEST FOR LIFE CONVERSION COVERAGE

Life Conversion Coverage is individual permanent life insurance issued without evidence of insurability.

Life Conversion Coverage can be obtained when your life insurance under the group policy ends. Your group certificate will describe when conversion coverage is available to you, and will show the amount of coverage you can convert.

Conversion coverage will be issued without evidence of good health, provided:

- you complete the attached application,
- you enclose a check or money order for the first premium payment and
- these items are forwarded to us within 31 days after your group insurance ends.

Your conversion policy will be effective on the 31st day after your group insurance ends. During this 31-day period, you remain covered under the continued coverage provision of your group certificate.

The individual policy is Priority Whole Life Insurance which provides a level benefit throughout your lifetime. Premiums for this coverage are payable while living until the policy anniversary following age 100. Premium rates are shown in the table. If premium payments are discontinued, you may:

- receive any existing cash value or
- use the cash value to purchase extended term insurance or a reduced amount of paid-up life insurance.

For additional information or premium rates on conversion coverage, please write or call us at:

UNITED OF OMAHA LIFE INSURANCE COMPANY
 Attn: S-1 Grp. Conversion
 Mutual of Omaha Plaza
 Omaha, Nebraska 68175
 800 826 8054

Please read carefully the Underwriting Practice Notice below.

When United of Omaha Life Insurance Company evaluates an application for life conversion coverage, only the information on the application is reviewed. We have a procedure which allows you to review and amend any information we collect about you—other than information relating to a claim, lawsuit or criminal proceeding. If you would like to know more about our information practices, please write us at the address shown above.

Policy Form 6879L-0202, or state equivalent, in Texas 6920L-0202, in Oregon 6949L-0202, in Idaho 6879L-0202, in Oklahoma 6918L-0202.

Computation of Premium

To calculate an annual premium (Listed premium per \$1,000 x # of 1,000 in face amount) + \$50 policy fee = annual premium.
 Semiannual premium = annual premium x .52.

Age	Male	Female
0	6.50	5.50
1	6.60	6.00
2	6.80	6.10
3	7.00	6.20
4	7.10	6.40
5	7.30	6.50
6	7.50	6.70
7	7.70	6.90
8	7.90	7.00
9	8.10	7.20
10	8.40	7.40
11	8.60	7.60
12	8.80	7.80
13	9.10	8.00
14	9.40	8.30
15	9.70	8.50
16	9.90	8.80
17	10.00	9.00
18	13.00	10.00
19	14.00	11.00
20	15.00	11.50
21	16.00	12.00
22	17.00	12.50
23	18.00	13.00
24	19.00	13.50
25	19.50	14.00
26	20.00	14.50

Age	Male	Female
27	21.00	15.00
28	22.00	15.50
29	22.50	16.00
30	23.00	16.50
31	24.00	17.00
32	25.00	17.50
33	26.00	18.00
34	27.00	18.50
35	28.00	19.50
36	29.00	20.00
37	30.00	20.50
38	31.00	21.00
39	32.00	21.50
40	33.00	22.00
41	34.00	23.00
42	35.00	24.00
43	36.00	25.00
44	37.00	26.00
45	38.00	27.00
46	40.00	29.00
47	41.00	30.00
48	42.00	31.00
49	43.00	31.00
50	44.00	32.00
51	45.00	33.00
52	46.00	33.00
53	47.00	34.00

Age	Male	Female
54	48.00	35.00
55	50.00	36.00
56	54.00	38.00
57	58.00	40.00
58	63.00	42.00
59	67.00	44.00
60	72.00	47.00
61	76.00	49.00
62	80.00	51.00
63	85.00	53.00
64	89.00	55.00
65	94.00	58.00
66	102.00	65.00
67	111.00	72.00
68	119.00	79.00
69	128.00	86.00
70	137.00	94.00
71	145.00	101.00
72	154.00	108.00
73	162.00	115.00
74	171.00	122.00
75	180.00	130.00
76	188.00	139.00
77	196.00	149.00
78	205.00	159.00
79	213.00	169.00
80	222.00	179.00

In order to apply for the life conversion coverage described in this brochure you must do the following:

- Complete the Life Conversion Application on the back page. Use black or blue ink, or typewriter. Write plainly and do not erase; correction should be crossed out and initialed by you. Answer each question fully; do not use dashes or ditto marks.
- Make sure the Section "Information to be Completed by the Personnel Office" is completed by the employer or administrator of the group policy.
- Attach your check or money order payable to United of Omaha Life Insurance Company for the first annual or semiannual premium payment.
- Send your premium payment and completed application to us at the above address within 31 days after your group insurance ends.

Information to be completed by the personnel office

Group Policyholder _____
 Policy No. _____ Phone (_____) _____
 Address (Number, Street, City, State, ZIP) _____
 Applicant's Name _____
 Certificate No. _____

1 The Applicant was insured under the above Group Policy as: an employee or member a dependent
 2 For what amount of coverage was the Applicant insured? \$ _____
 3 What is the Applicant's date of birth? _____ Month _____ Day _____ Year
 4 When did the Applicant become insured under the Group Policy? _____ Month _____ Day _____ Year
 5 The Applicant's coverage was: terminated _____ Month _____ Day _____ Year
 reduced by \$ _____ on _____ Month _____ Day _____ Year

Because of _____

Completed by _____ Signature (Employer or Administrator)
 Title _____ Date _____

****Here is a snap shot that shows the Group Rates that one plan offers. It is EXPENSIVE when you compare it to Columbian or other carriers.**

2. Life Insurance that the Employee Pays for:

This is a group term price. The price goes up every 5th birthday. The price that they start at does NOT stay the same. Employees do NOT know this and typically do not realize it until it is too late to get good coverage their own. Often times, a 30 Yr Term policy will save a client TONS of money over time when compared to a group term rate over the same time period.

**** Here is a copy of the GMAC Rate Chart ****

MONTHLY PREMIUMS For Employee

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000
Under 35	\$ 1.75	\$ 3.50	\$ 5.25	\$ 7.00	\$ 8.75
35-39	2.25	4.50	6.75	9.00	11.25
40-44	3.50	7.00	10.50	14.00	17.50
45-49	6.25	12.50	18.75	25.00	31.25
50-54	10.50	21.00	31.50	42.00	52.50
55-59	18.00	36.00	54.00	72.00	90.00
60-64	19.00	38.00	57.00	76.00	95.00
65-69	33.50	67.00	100.50	134.00	167.50

Age	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 35	\$ 10.50	\$ 12.25	\$ 14.00	\$ 15.75	\$ 17.50
35-39	13.50	15.75	18.00	20.25	22.50
40-44	21.00	24.50	28.00	31.50	35.00
45-49	37.50	43.75	50.00	56.25	62.50
50-54	63.00	73.50	84.00	94.50	105.00
55-59	108.00	126.00	144.00	162.00	180.00
60-64	114.00	133.00	152.00	171.00	190.00
65-69	201.00	234.50	268.00	301.50	335.00

Age	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000
Under 35	\$ 19.25	\$ 21.00	\$ 22.75	\$ 24.50	\$ 26.25
35-39	24.75	27.00	29.25	31.50	33.75
40-44	38.50	42.00	45.50	49.00	52.50
45-49	68.75	75.00	81.25	87.50	93.75
50-54	115.50	128.00	136.50	147.00	157.50
55-59	198.00	216.00	234.00	252.00	270.00
60-64	209.00	228.00	247.00	266.00	285.00
65-69	368.50	402.00	435.50	469.00	502.50

Age	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Under 35	\$ 28.00	\$ 29.75	\$ 31.50	\$ 33.25	\$ 35.00
35-39	36.00	38.25	40.50	42.75	45.00
40-44	66.00	69.50	73.00	76.50	80.00
45-49	100.00	108.25	112.50	118.75	125.00
50-54	168.00	178.50	189.00	199.50	210.00
55-59	288.00	306.00	324.00	342.00	360.00
60-64	304.00	323.00	342.00	361.00	380.00
65-69	536.00	569.50	603.00	636.50	670.00

Contribution rates for ages 70 and older will be provided by the insurance company upon request.

3. Accidental Death that Employer or Employee pays for:

Sometimes the Employer gives this away to the employee. The Employee then thinks that they have real coverage. Sometimes the Employees pays for this coverage, and the price is so inexpensive that the Employee thinks it is a great deal - not realizing that these policies rarely pay out the benefits because it is "Accident Only".

****Be sure to know what the client is paying for and how much they are paying. Your client may not know how much they are paying, but you can get them to pull out a pay stub which often shows the amount that they are paying. ****

Quality Coverage at Affordable Rates

AARP Level Benefit Term Life Exclusively for AARP Members and Spouses

Current Monthly Rates

For Women						For Men					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
45-49	\$8.93	\$13.87	\$18.80	\$23.73	\$28.67	45-49	\$11.42	\$18.83	\$26.25	\$33.67	\$41.08
50-54	10.46	16.92	23.38	29.83	36.29	50-54	13.41	22.82	32.23	41.63	51.04
55-59	14.38	24.77	35.15	45.53	55.92	55-59	18.12	32.23	46.35	60.47	74.58
60-64	20.44	36.88	53.33	69.77	86.21	60-64	24.85	45.70	66.55	87.40	108.25
65-69	27.38	50.75	74.13	97.50	120.88	65-69	31.99	59.98	87.98	115.97	143.96
70-74	39.83	75.65	111.48	147.30	183.13	70-74	44.65	85.30	125.95	166.60	207.25

Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band. Premiums are not guaranteed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with the same issue age and gender.

Mr. Moss:

There's still time for you to help protect your loved ones with coverage of up to \$50,000. Please complete, sign and return the enclosed Enrollment Form to apply for this affordable protection today.

AARP Endorsed ... and Backed by New York Life's 30-Day Guarantee

The AARP Level Benefit Term Life plan is the most popular plan in the AARP-endorsed life insurance program. So you can buy with confidence.

When your coverage is approved, we'll send a Certificate of Insurance for you to review for 30 days. If you decide the plan isn't for you — for any reason — simply return the Certificate and you'll receive a refund of any premium you paid.

This quality coverage is underwritten by New York Life Insurance Company, a leader in the industry for more than 160 years. New York Life has consistently received among the highest ratings in the industry for financial strength from the leading independent rating services:

A++ "Superior"
A.M. Best — Highest rating

AAA "Extremely Strong"
Standard & Poor's — Highest rating

AAA "Exceptionally Strong"
Fitch — Highest rating

Aaa "Exceptional"
Moody's Investors Service — Highest rating

Ratings as of 9/1/07.

AARP Group Term

Here is a copy of the AARP group Term rates. They are **MORE EXPENSIVE** than the group term rates at GMAC.

Keep this in mind if you have a client that is paying for this.



Life Insurance
Program from



AARP - Permanent Insurance

Current Monthly Premiums

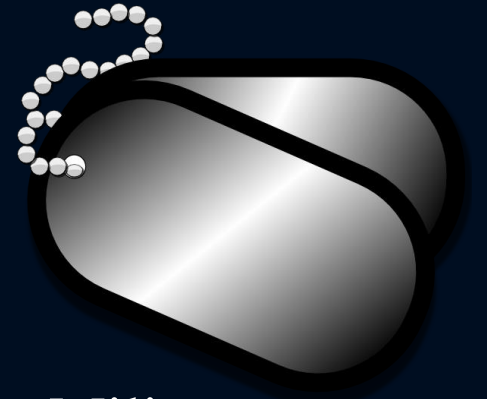
(Click tabs to change view)

Don't see your age listed in the chart below?

[Get a Personalized Rate Quote »](#)

	Rates for Men	Rates for Women			
Issue Age	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
45	15.58	30.15	44.73	73.88	146.75
46	15.86	30.73	45.59	75.31	149.63
47	16.16	31.33	46.49	76.81	152.63
48	16.55	32.09	47.64	78.73	156.46
49	16.81	32.63	48.44	80.06	159.13
Click below to view additional rates					
<u>50</u>	17.09	33.18	49.28	81.46	161.92
<u>60</u>	23.88	46.76	69.64	115.40	229.79
<u>70</u>	37.51	74.02	110.53	183.54	366.08
80	53.08	105.17	157.25	261.42	521.83

Military coverage through SGLI and VGLI



* **SGLI** - Serviceman Group Life Insurance is available to all Active Duty Military. It is \$400K for about \$22/month regardless of age. It is an AWESOME deal. However once they leave Active Duty, they cannot take it with them.

* **VGLI** - Veterans Group Life Insurance is available to all Veterans once they leave active duty. This is a rate that increases with age - just like a Group Term at work. The real problem is that the rates on VGLI are very HIGH and this policy should only be owned by people that are too sick to get any other coverage.

Here is a link to the VGLI rate chart:

http://www.benefits.va.gov/insurance/vgli_rates_new.asp



U.S. Department
of Veterans Affairs

VGLI Rates

VGLI Monthly Premium Rates Effective July 1, 2014

Amount of Insurance	Age 29 & Below	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 & Over
\$400,000	\$32.00	\$40.00	\$52.00	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$920.00	\$1,840.00
390,000	31.20	39.00	50.70	66.30	85.80	140.40	261.30	421.20	585.00	897.00	1,794.00
380,000	30.40	38.00	49.40	64.60	83.60	136.80	254.60	410.40	570.00	874.00	1,748.00
370,000	29.60	37.00	48.10	62.90	81.40	133.20	247.90	399.60	555.00	851.00	1,702.00
360,000	28.80	36.00	46.80	61.20	79.20	129.60	241.20	388.80	540.00	828.00	1,656.00
350,000	28.00	35.00	45.50	59.50	77.00	126.00	234.50	378.00	525.00	805.00	1,610.00
340,000	27.20	34.00	44.20	57.80	74.80	122.40	227.80	367.20	510.00	782.00	1,564.00
330,000	26.40	33.00	42.90	56.10	72.60	118.80	221.10	356.40	495.00	759.00	1,518.00
320,000	25.60	32.00	41.60	54.40	70.40	115.20	214.40	345.60	480.00	736.00	1,472.00
310,000	24.80	31.00	40.30	52.70	68.20	111.60	207.70	334.80	465.00	713.00	1,426.00
300,000	24.00	30.00	39.00	51.00	66.00	108.00	201.00	324.00	450.00	690.00	1,380.00
290,000	23.20	29.00	37.70	49.30	63.80	104.40	194.30	313.20	435.00	667.00	1,334.00
280,000	22.40	28.00	36.40	47.60	61.60	100.80	187.60	302.40	420.00	644.00	1,288.00
270,000	21.60	27.00	35.10	45.90	59.40	97.20	180.90	291.60	405.00	621.00	1,242.00
260,000	20.80	26.00	33.80	44.20	57.20	93.60	174.20	280.80	390.00	598.00	1,196.00



Colonial Penn

- One of the most expensive Products out there
- .30 cents / day quote
- 2 year graded benefit
- Price compare NGL to Colonial Penn
- Alex Trebeck



We have better deals for people who are healthy

Mutual of Omaha

- Direct Mail
- Final Expense – Graded Benefit



Globe Life

- 5 Year renewable Term
- Accident Only Products