



# ***Guaranteed Universal Life Express*** **- GULE -**

# 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

# Product Data



## **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 <b>Age 120</b> (75y)	\$236.76	
Guarantee <b>Age 100</b> (55y)	\$224.58	(5.1% lower)
Guarantee <b>Age 90</b> (45y)	\$194.77	(17.7% lower)
Guarantee <b>Age 80</b> (35y)	\$162.25	(31.5% lower)
Guarantee <b>Age 65</b> (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	<b>40</b> Year Guar.	\$137.16
GULE	<b>45</b> Year Guar.	\$149.39
GULE	<b>50</b> 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



Mutual of Omaha

(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

BSP Premium: \$144.06

MUTUAL OF OMAHA | In it for life. In it for you.



# Illustrations



6 - Untitled

View Options Help

View Compare Print

Solve For	Premium Solve	
Premium Solve Option	No Lapse Guarantee	
No Lapse Years/@Age	@90	
Face Amount	150,000	More
Years to Pay Premium	25	

Company / Product:  
Mutual of Omaha -  
Guaranteed

Insurance  
Solve  
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](mailto: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

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## **Dylan Cummings**

Account Executive

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# Thank You!