



# It's Time to Live Life in the Fast Lane!

**Buckle up.** Things are going to start moving pretty fast.

Jump in and hold on tight because you're about to be living life in the fast lane! Beginning November 1, 2019, we have a new simplified issue product that's available in all states\* - Indexed Universal Life Express<sup>SM</sup> (IUL Express).

### Product Highlights:

- Provides your clients with a permanent life insurance solution.
- Has the potential to accumulate a cash value, which can help extend the policy's death benefit or allow your clients to reduce or stop their future premium payments.
- The cash value is based on the performance of the S&P 500® - providing greater growth potential than a fixed rate life insurance policy.
- We use a straightforward annual point-to-point crediting method to calculate indexed interest and we protect your clients with a zero percent floor.
- Comes with living benefit riders that allow the client to access a portion of their death benefit while they are still alive if they become terminally, chronically or critically ill.
- No paramed, urine or blood exams, and no lengthy health inquiries.

### Making Quoting Easy with 'Easy Solve'

We designed 'Easy Solve' quoting to make calculating the premium easier. You just enter the client's age, gender, tobacco status, and the face amount - and click calculate. It will calculate the premium for the policy to endow at age 120 (based on current assumptions and the 100% participation strategy). This premium will also provide a minimum death benefit guarantee of 20 years.\*\*

And, what's even better is that we pay commissions on the full Easy Solve premium!

### Here are Some Sample Monthly 'Easy Solve' Premiums

	Age	\$100,000 Death Benefit	\$250,000 Death Benefit
Male, Nonsmoker	30	\$47.29	\$110.18
	40	\$62.58	\$148.40
	50	\$130.08	\$317.15
	60	\$231.30	\$570.20
Female, Nonsmoker	30	\$33.57	\$75.90
	40	\$44.23	\$102.53
	50	\$100.93	\$244.28
	60	\$159.52	\$390.75

\*Excluding New York. United of Omaha Life Insurance Company does not solicit business in New York.

460048 \*\*For issue ages 61+, the guarantee is to age 80.

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## Product Details:

### Issue Ages:

18-70: Nontobacco

18-65: Tobacco

### Initial Death Benefits:

\$25,000 - \$300,000 for ages 18-50

\$25,000 - \$250,000 for ages 51-60

\$25,000 - \$150,000 for ages 61+

### Three crediting strategy options, plus a fixed account option

	Participation Rate	Cap Rate	Max Illustrated Rate
100% participation	100%	10%	6.13%
Higher participation / Lower cap	140%	7.5%	5.02%
Lower participation / No cap	55%	Uncapped	6.13%

as of 11/1/2019

### Included Riders:

- Accelerated Death Benefit for Terminal, Chronic and Critical Illness Riders
- Waiver of Surrender Charges for Partial Withdrawals Rider
- Guaranteed Insurability Rider
- Lapse Guard Rider

### Optional Riders (at an additional cost):

- Accidental Death Benefit Rider
- Disability Waiver of Policy Charges Rider
- Disability Continuation of Planned Premium Rider
- Dependent Children's Rider

## Quoting Software Options

You have two quoting platform options, both available beginning November 1st.

- Mobile Quotes (available for download on the App Store or through Google Play)
  - Offers Easy Solve only, for quick quoting capability
- WinFlex (available on winflexweb.com)
  - Offers Easy Solve, Advanced Illustrations and produces a Full NAIC Compliant Illustration
  - Register on winflexweb.com for free, then add Mutual of Omaha as a company in your profile - approval takes less than one business day

## The Application and New Business Process

- The simple 4-page application can be downloaded from Forms & Materials or ordered through your normal supply channels.
- There are no paramed, urine or blood exams, and, no lengthy health inquiries, so you can expect a decision within 2 days of the final requirement being received.
- Since it is a non-guaranteed product, a signed NAIC Compliant Illustration is required. You can submit this with the application OR you also have the option to submit the Illustration Certification form. If the Illustration Certification form is used, we will provide you with an illustration to deliver to the client with their policy. The signature page of the illustration will need to be returned prior to commissions being paid.
- Use our Process Guide, 458475, to walk you through the quoting, submission and new business process.

## Marketing Materials

Learn more on our new simplified issue microsite, [mutualofomaha.com/simple](http://mutualofomaha.com/simple). It has a variety of IUL Express materials, including:

- Product Guide
- Process Guide
- Training Presentations
- Sales Ideas
- Customer Brochure
- Highlight Sheet
- Allocation Option Sheet

Materials can also be ordered through your normal supply channel.



**Mutual of Omaha**

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United of Omaha Life Insurance Company  
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