



Term Life Express 15, 20, 30

Term Life Express is a simplified issue product designed to protect the client’s lifestyle. It can pay off their mortgage in case of death or help make mortgage payments should the client become disabled. (However, a mortgage is not required to purchase this product.) Simplified underwriting begins at \$50,000 and goes to \$400,000 and the policy can be written to age 65. Underwriting can be as quick as three days.

Available issue ages (varies by state)

Based on age last birthday. Maximum issue ages may vary by state, product and risk class.

Term	Guarantee	Without ROP	With ROP Nontobacco	With ROP Tobacco
15-Year	Full	18-65	18-60	18-45
20-Year	5-year	18-65	18-60	18-55
20-Year	Full	18-60	18-60	18-55
30-Year	5-year	18-65	18-65	18-65
30-Year	Full	18-50	18-50	18-50

Terms (varies by state)

Five-year guarantee: The premium is guaranteed for the first five policy years.

- 20-year term
- 30-year term

Optional benefits include partial return of premium.

Full guarantee: The premium is guaranteed for the entire term.

- 15-year term
- 20-year term
- 30-year term

Optional benefits include partial return of premium.

Ideal target market

- People with a mortgage loan
- Families with children
- Those looking to supplement life insurance from work

Consumer needs

For those who want:

- A simple and quick process for purchasing life insurance
- Death benefit protection with an option to refund the premiums if the policy is never used
- Insurance coverage from a trusted company

Producer needs

- Competitive compensation
- Quick issue process (leads to quick compensation)

- Attractive premiums
- Sales and underwriting support

Competitive advantages

- Quick issue process
- Installment death benefit option

Plus these no-charge features

- Accelerated death benefit provision
- Common carrier death benefit provision
- Waiver of premium for unemployment provision
- Residential damage rider

Face amounts

- \$50,000 - \$400,000

Simplified underwriting (Standard through Table 4)

- No physical exam required, only a few health questions
- Standard nontobacco
- Standard tobacco

Available riders/features (subject to state approval)

- Return of premium
- Disability income
- Disability waiver of premium
- Accidental death benefit
- Dependent children

You’ll find complete details about Mutual of Omaha’s products, including state-specific information, on Sales Professional Access, www.mutualofomaha.com/broker.

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