

YOUR LIFE, SIMPLIFIED.

Our Simplified Issue insurance products are exactly that – simple. They offer simplified underwriting and application processes, which means policies are issued faster, and you get paid sooner. With any of the products in our Simplified Issue product portfolio your clients won't need to worry about blood draws, urine testing or paramed exams and you can easily submit applications online.

INDEXED UNIVERSAL LIFE EXPRESS®

FACE AMOUNTS	ISSUE AGES
\$25,000-\$300,000	18-50
\$25,000-\$250,000	51-60
\$25,000-\$150,000	61-65 (Tobacco)
\$25,000-\$150,000	61-70 (Non Tobacco)

- Permanent coverage with an accumulation value that has the potential to increase based on a market index
- Easy Solve illustration makes calculating the premium simple
- Commissions are paid on the full Easy Solve premium
- Popular features include: Living Benefits for Terminal, Chronic and Critical Illness, Waiver of Surrender Charges for Partial Withdrawals, Lapse Guard and Guaranteed Insurability Rider (may vary by state)

TERM LIFE EXPRESS®

FACE AMOUNTS	ISSUE AGES
\$25,000-\$300,000	18-50
\$25,000-\$250,000	51-60
\$25,000-\$150,000	61-70

- 10-, 15-, 20- and 30-year products
- Return of Premium (ROP) available on 30-year product
- Convertible to our Simplified Issue permanent products
- Popular features for ROP or non-ROP plans include: Living Benefits for Terminal, Chronic and Critical Illness, Residential Waiver of Premium, Unemployment Waiver of Premium, Common Carrier Death Benefit (may vary by state)

LIVING PROMISE® FINAL EXPENSE

FACE AMOUNTS	ISSUE AGES
\$2,000-\$40,000	45-85 (Level Benefit Plan)
\$2,000-\$20,000	45-80 (Graded Benefit Plan)

- Level and Graded Benefit Plans available
- Popular features include: Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider and optional Accidental Death Benefit Rider

CHILDREN'S WHOLE LIFE

- Face amounts: \$5,000-\$50,000
- Issue ages: 14 days-17 years
- Only two health questions on the application
- Builds cash value and benefits never decrease
- Application submission by grandparents without the parent signature on the application
- Popular feature: Guaranteed Insurability Rider



Underwritten by
United of Omaha Life Insurance Company
Mutual of Omaha Insurance Company
Mutual of Omaha Affiliates