

Right Up Your Alley

Our new Term Life Answers Rates and Monthly Modal Factor set you up for a Perfect Strike.



Term Life Answers offers some of the most competitive features in the industry, and we are staying committed to the marketplace by reducing our Term Life Answers rates AND our monthly modal factor.

Effective December 1, our new pricing really knocks everyone else down:

- 10-year Term, Preferred Plus and Preferred, Nontobacco
- Ages 45-60
- Face Amounts of \$250,000, \$500,000 and \$1,000,000
- Males and Females

10-year Term, Female, Preferred Plus Nontobacco, Monthly Premiums

AGE	COMPANY	\$250K	\$500K	\$1MM
45	United of Omaha	\$15.91	\$26.02	\$44.94
	Banner Life	\$16.55	\$27.52	\$51.60
	American General	\$19.37	\$26.42	\$46.51
	Lincoln Financial	\$16.80	\$26.86	\$45.85
	Pacific Life	\$16.64	\$26.83	\$45.94
50	United of Omaha	\$21.72	\$37.63	\$66.44
	Banner Life	\$24.75	\$44.33	\$82.56
	American General	\$25.56	\$40.53	\$71.31
	Lincoln Financial	\$22.05	\$37.67	\$67.46
	Pacific Life	\$22.24	\$38.11	\$67.05
55	United of Omaha	\$31.39	\$55.69	\$101.70
	Banner Life	\$35.60	\$62.35	\$135.23
	American General	\$35.40	\$65.32	\$122.61
	Lincoln Financial	\$31.89	\$55.69	\$103.51
	Pacific Life	\$31.74	\$56.52	\$102.28

10-year Term, Male, Preferred Plus, Nontobacco, Monthly Premiums

AGE	COMPANY	\$250K	\$500K	\$1MM
45	United of Omaha	\$17.85	\$30.32	\$51.82
	Banner Life	\$22.06	\$38.96	\$71.81
	American General	\$21.93	\$33.26	\$55.92
	Lincoln Financial	\$19.29	\$30.32	\$52.76
	Pacific Life	\$19.01	\$31.02	\$51.99
50	United of Omaha	\$26.02	\$46.23	\$81.92
	Banner Life	\$32.03	\$51.94	\$105.78
	American General	\$32.62	\$51.64	\$86.70
	Lincoln Financial	\$27.52	\$46.42	\$84.96
	Pacific Life	\$27.01	\$47.19	\$81.94
55	United of Omaha	\$41.50	\$76.33	\$141.26
	Banner Life	\$44.93	\$77.17	\$150.07
	American General	\$49.72	\$82.42	\$150.82
	Lincoln Financial	\$42.18	\$76.26	\$144.64
	Pacific Life	\$42.00	\$76.70	\$141.75

Continued on back

For producer use only. Not for use with the general public.



Mutual of Omaha

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

Rules of the Game

- The lower rates and monthly modal factor go into effect December 1, 2018 in all states, except Oregon
- Our new monthly modal factor of .086 will lower your clients' monthly premium payments
- Transition Rules: Applications signed December 1, 2018 and later will get the new rates. Any pending applications in-house with an application signed prior to December 1, 2018 with the Agent/Broker wishing to have the new rates will need to contact the Underwriting department.

Mutual of Omaha is a perfect strike in Term Life Answers

- Top Accelerated Death Benefit for Terminal Illness rider features up to \$1,000,000
- No-cost Waiver of Premium for Unemployment rider
- Leading conversion opportunities prior to age 75
- Competitive Fit underwriting credits to keep your clients at Standard up to age 75
- Age-Last-Birthday rates

Great features and industry-leading pricing means we're all strikes and no gutters in the term life marketplace.