

Which Express Product Should You Consider for Your Client?



At United of Omaha, we offer a variety of Express life insurance solutions. While each solution is a little different, they all have one thing in common – they all use simplified underwriting.

Simplified underwriting means:

- No blood or urine
- No paramed exam
- No lengthy health inquiries

This simplified process makes our Express portfolio ideal for clients who are looking to get coverage issued quickly.

When it comes to the individual product solutions, it's important to know the features and benefits of each product to help you determine which one may be the best fit for your client. Here is a side-by-side comparison of Indexed Universal Life ExpressSM, Guaranteed Universal Life Express, and Term Life Express[®].

[Learn more about the products in our Express portfolio on our Simplified Issue microsite, mutualofomaha.com/simple.](https://mutualofomaha.com/simple)

	IUL Express	GUL Express	Term Life Express (non-ROP)
Target Market	Customers looking for permanent protection at a more affordable premium	Customers looking for permanent protection that is guaranteed for a longer duration	Customers looking for short-term protection for 10, 15, 20 or 30 years
Issue Ages	18-70 (non-tobacco) 18-65 (tobacco)		18-70 (10- and 15-year) 18-60 (20-year) 18-50 (30-year)
Face Amounts	\$25,000 - \$300,000 for ages 18-50 \$25,000 - \$250,000 for ages 51-60 \$25,000 - \$150,000 for ages 61+		
Guaranteed Coverage	20 years or to age 80, whichever is shorter, by paying the no-lapse protection premium	Coverage is guaranteed for the selected period, which can range from the client's age 80 all the way up to age 120	For the selected period of 10, 15, 20 or 30 years. After the selected duration, coverage can continue to age 100 by paying Annual Renewable Term rates.
Non-Guaranteed Coverage	To age 120	To age 120	N/A
Cash Value¹ Accumulation	Cash value earns indexed interest based on the upside performance of the S&P 500 (subject to a participation rate, cap rate and floor).	Minimal cash value that accumulates at a fixed rate.	N/A
Living Benefit Riders²	<i>For Terminal Illness, Chronic Illness, and Critical Illness</i>	<i>For Terminal Illness and Chronic Illness</i>	<i>For Terminal Illness, Chronic Illness, and Critical Illness</i>
Premiums	Clients have the flexibility to pay whatever they choose as long as the accumulation value is sufficient to cover the monthly charges (subject to the minimum premium requirements).	The planned premium is required in order to maintain the full death benefit amount for the specified guarantee period.	The specified premium is required to be paid in all years.
Sample Monthly Premiums for \$100,000 Death Benefit (assumes 40-year old male, nontobacco)	\$62.58 using Easy Solve (Easy Solve projects the premium needed for the policy to endow at age 120 under current assumptions and the 100% participation strategy.)	\$89.50: Guarantee to 120 \$85.33: Guarantee to 100	\$45.30: 30-Year Term

¹ The amount that may be available through loans and withdrawals, as defined in the contract.

² Riders may not be available in all states and may vary by state.