ACCIDENTAL DEATH INSURANCE

PRODUCT AND RATE GUIDE

Guaranteed ADvantage Accidental Death Insurance

Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

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Accidents Happen. Protect Your Client.

Guaranteed ADvantage Accidental Death Insurance is a more budget friendly option that covers your client in the case of death resulting from an accident. The application process is easy – **no health questions, medical exams or occupational restrictions**. Guaranteed ADvantage is **guaranteed coverage** so your client cannot be turned down.

Guaranteed ADvantage Accidental Death Insurance Features

ISSUES AGES:

- 18-70

ACCIDENTAL DEATH BENEFITS:

- $50,000 – $500,000 face amounts available (increments of $1,000)
- Spouse coverage is 100 percent of the proposed insured's coverage and child coverage is 20 percent of the proposed insured's coverage
- 24-hour all accident coverage
- Common Carrier Benefit: provides an additional death benefit equal to the base accidental death benefit
- Auto Pedestrian Benefit: pays an additional 50 percent of the accidental death benefit

FAMILY COVERAGE:

- Spouse is eligible if age 18-70 and may remain on the policy until age 80
- Unmarried dependent children under the age of 19, or age 23 if a full-time student at an accredited college or university
  - State specials will apply
  - Dependent child coverage ends at age 21 or age 25 if a full-time student
  - Dependent eligibility may vary by state

RETURN OF PREMIUM BENEFIT RIDER:*

- Optional rider that returns a percentage of premiums paid (minus any claims paid) when the policy terminates for any reason other than accidental death
- Issue ages 18-50
- If applying for family coverage, **both the primary insured and spouse must be age 50 or under** at the time of application

ROP BENEFIT AMOUNTS

Year	ROP	Year	ROP	Year	ROP
1	0%	11	23%	21	49%
2	0%	12	26%	22	53%
3	0%	13	29%	23	57%
4	1%	14	31%	24	61%
5	4%	15	34%	25	65%
6	8%	16	36%	26	72%
7	12%	17	38%	27	79%
8	15%	18	41%	28	86%
9	18%	19	43%	29	93%
10	21%	20	45%	30+	100%

*ROP rider is not available in AR, CT, GA, NY, PA and VA.

Guaranteed ADvantage Accidental Death Insurance Product and Application Information

- Guaranteed ADvantage is guaranteed issue for all clients that apply
- No health questions, medical exams or occupational restrictions
- A proposed insured cannot have more than one Mutual of Omaha Accidental Death policy in force. If the client has more than one, they will need to decide which policy they would like to keep. Accidental death benefit riders on a life policy are not included in this restriction
- The proposed insured can have accidental death coverage through Mutual of Omaha and any other company
- A spouse cannot be added to the policy after issue. They will be required to apply for their own policy
- Newborn children and adopted children can be added to the policy after issue as long as they meet the policy's eligibility requirements and provide the following written information:
  - Dependents full name
  - Date of birth
  - Relationship to the insured
- The primary insured is the owner of the policy
- The payor of premiums must be one of the proposed insureds
- Non-U.S. citizens may be covered as long as they have a permanent resident card* (green card) and have resided in the country longer than one year

*Permanent resident card number(s) must be listed on the application

ACCEPTABLE BENEFICIARY RELATIONSHIPS:

Spouse/Fiancée/Common Law/Domestic Partner ▫ Child
Parent (includes In-Law) ▫ Sibling (includes In-law) ▫ Daughter-In-Law
Son-In-Law ▫ Grandparent ▫ Grandchild ▫ Aunt ▫ Uncle ▫ Trust ▫ Estate
Business Partner ▫ Business Owned by Insured

Below are a few points to remember when offering AD to your clients:

- Agents must have a current **health** appointment with Mutual of Omaha
- The application must be for the **client's state of residence**
- The initial premium will be withdrawn at time of application submission (not the effective date or date signed on the application)
- Applications must be received in the home office within 30 days of the application sign date
- The Return of Premium (ROP) rider is not available in AR, CT, GA, NY, PA or VA
- The Common Carrier and Auto Pedestrian Benefit are not available in NY

NATIONAL RATES
Monthly Premiums for Accidental Death Product

INDIVIDUAL

	Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70
$ 50,000	10.29	10.72	13.22	7.53	8.27	10.68
$100,000	16.19	17.07	22.06	10.68	12.17	16.98
$150,000	22.10	23.41	30.89	13.83	16.06	23.28
$200,000	28.01	29.76	39.73	16.98	19.96	29.58
$250,000	33.91	36.10	48.57	20.13	23.85	35.88
$300,000	39.82	42.44	57.41	23.28	27.74	42.18
$350,000	45.72	48.79	66.24	26.43	31.64	48.48
$400,000	51.63	55.13	75.08	29.58	35.53	54.78
$450,000	57.54	61.47	83.92	32.73	39.42	61.08
$500,000	63.44	67.82	92.76	35.88	43.32	67.38

FAMILY – 1 ADULT + CHILDREN

	Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70
$ 50,000	12.08	12.51	15.01	9.32	10.06	12.47
$100,000	19.78	20.66	25.65	14.27	15.76	20.57
$150,000	27.48	28.79	36.27	19.21	21.44	28.66
$200,000	35.19	36.94	46.91	24.16	27.14	36.76
$250,000	42.88	45.07	57.54	29.10	32.82	44.85
$300,000	50.58	53.20	68.17	34.04	38.50	52.94
$350,000	58.28	61.35	78.80	38.99	44.20	61.04
$400,000	65.98	69.48	89.43	43.93	49.88	69.13
$450,000	73.68	77.61	100.06	48.87	55.56	77.22
$500,000	81.38	85.76	110.70	53.82	61.26	85.32

OTHER PAYMENT OPTIONS

Multiply the monthly premium by:
- 2.972 for quarterly premiums
- 5.886 for semiannual premiums
- 11.429 for annual premiums

FAMILY – 2 ADULTS + CHILDREN

Male	18-50			51-60			61-70		
Female	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
$ 50,000	15.23	15.97	18.38	15.66	16.40	18.81	18.16	18.90	21.31
$100,000	26.08	27.57	32.38	26.96	28.45	33.26	31.95	33.44	38.25
$150,000	36.93	39.16	46.38	38.24	40.47	47.69	45.72	47.95	55.17
$200,000	47.79	50.77	60.39	49.54	52.52	62.14	59.51	62.49	72.11
$250,000	58.63	62.35	74.38	60.82	64.54	76.57	73.29	77.01	89.04
$300,000	69.48	73.94	88.38	72.10	76.56	91.00	87.07	91.53	105.97
$350,000	80.33	85.54	102.38	83.40	88.61	105.45	100.85	106.06	122.90
$400,000	91.18	97.13	116.38	94.68	100.63	119.88	114.63	120.58	139.83
$450,000	102.03	108.72	130.38	105.96	112.65	134.31	128.41	135.10	156.76
$500,000	112.88	120.32	144.38	117.26	124.70	148.76	142.20	149.64	173.70

FAMILY – 2 ADULTS – NO CHILDREN

Male	18-50			51-60			61-70		
Female	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
$ 50,000	13.44	14.18	16.59	13.87	14.61	17.02	16.37	17.11	19.52
$100,000	22.49	23.98	28.79	23.37	24.86	29.67	28.36	29.85	34.66
$150,000	31.55	33.78	41.00	32.86	35.09	42.31	40.34	42.57	49.79
$200,000	40.61	43.59	53.21	42.36	45.34	54.96	52.33	55.31	64.93
$250,000	49.66	53.38	65.41	51.85	55.57	67.60	64.32	68.04	80.07
$300,000	58.72	63.18	77.62	61.34	65.80	80.24	76.31	80.77	95.21
$350,000	67.77	72.98	89.82	70.84	76.05	92.89	88.29	93.50	110.34
$400,000	76.83	82.78	102.03	80.33	86.28	105.53	100.28	106.23	125.48
$450,000	85.89	92.58	114.24	89.82	96.51	118.17	112.27	118.96	140.62
$500,000	94.94	102.38	126.44	99.32	106.76	130.82	124.26	131.70	155.76

SPECIAL NOTES ON RATES

Rates listed are national for all states except CO, MT, NV, NY, OH, OK, SD and UT.

Monthly Premiums for Accidental Death Product with Return of Premium Rider *

(Return of Premium Rider is only available for ages 18-50)

INDIVIDUAL W/ROP

	Male	Female
	18-50	18-50
$ 50,000	14.41	10.54
$100,000	22.67	14.95
$150,000	30.94	19.36
$200,000	39.21	23.77
$250,000	47.47	28.18
$300,000	55.75	32.59
$350,000	64.01	37.00
$400,000	72.28	41.41
$450,000	80.56	45.82
$500,000	88.82	50.23

FAMILY - 2 ADULTS - NO CHILDREN W/ROP

Male/ Female	18-50
$ 50,000	18.82
$100,000	31.49
$150,000	44.17
$200,000	56.85
$250,000	69.52
$300,000	82.21
$350,000	94.88
$400,000	107.56
$450,000	120.25
$500,000	132.92

FAMILY - 1 ADULT + CHILDREN W/ROP

	Male	Female
	18-50	18-50
$ 50,000	16.92	13.05
$100,000	27.70	19.98
$150,000	38.47	26.89
$200,000	49.26	33.82
$250,000	60.03	40.74
$300,000	70.81	47.65
$350,000	81.59	54.58
$400,000	92.37	61.50
$450,000	103.16	68.42
$500,000	113.94	75.35

FAMILY - 2 ADULTS + CHILDREN W/ROP

Male/ Female	18-50
$ 50,000	21.33
$100,000	36.52
$150,000	51.70
$200,000	66.90
$250,000	82.08
$300,000	97.27
$350,000	112.46
$400,000	127.65
$450,000	142.85
$500,000	158.04

SPECIAL NOTES ON RATES: Rates listed are national for all states except CO, MT, NV, NY, OH, OK, SD and UT.

OTHER PAYMENT OPTIONS: Multiply the monthly premium by:

- 2.972 for quarterly premiums
- 5.886 for semiannual premiums
- 11.429 for annual premiums

*ROP Rider is not available in AR, CT, GA, NY, PA and VA.

MOBILE QUOTE LINK

Policy Exclusions for Accidental Death Product

Base plan and product features may not be available in all states. Exclusions, limitations and reductions may apply.

Your policy pays benefits only for death resulting from *injuries*. We will not pay benefits for:

(a) death that occurs while this policy is not in force;

(b) death resulting directly or indirectly from disease or bodily infirmity;

(c) death resulting from an act of declared or undeclared war;

(d) death that occurs while serving in the armed forces;

(e) death caused by intentionally self-inflicted *injury*, while sane or insane;

(f) death caused by an *insured person's* suicide or attempted suicide, while sane or insane;

(g) death resulting from an *insured person's* commission or attempted commission of a felony;

(h) death resulting from an *insured person's* being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply);

(i) death resulting from an *insured person's* being under the influence of any controlled substance (except for narcotics given on the advice of a physician);

(j) death resulting from a moving vehicle accident occurring while an *insured person* is engaged in a contest of speed, organized or not; or

(k) death resulting from flying in an aircraft unless sustained as a passenger (not as a pilot, operator or a member of the crew).

Note: State specials may apply. Please refer to the state-specific outline for details.

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com

Guaranteed ADvantage
Accidental Death Insurance underwritten by:

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