

# Mutual/United of Omaha Cheat Sheet for GUL and GUL Plus

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- Age Last Birthday Advantage
- Extremely competitive when dialing guarantee down to 90, 95 or 100
- With NEW lower rates, now very competitive to age 120
- Chronic Illness rider for \$250,000 INCLUDED in every policy
- Eligible for "Fit" Underwriting Credit program
  - Reduce Table 4 to Table 2 or Table 2 to Standard
  - 80% of substandard cases to Table 4 have received at least 1 Table reduction
- Very competitive with 1035 Exchange and dump-in money
- High Target Premiums
- **NEW** Preferred Tobacco Risk Class
- Backdate up to 6 Months