



THE IDEA:

The importance of Life Insurance and Planning for Single Parents

THE NEED:

Single parents have a lot of responsibilities - they face the unique financial challenge of caring for children while trying to meet their own needs. According to the 2000 U. S. Census there are 13 million single parent households as a result of divorce, death of a spouse or simply not entering into marriage.

USE WITH:

- Clients who are concerned about the amount of money they will be able to leave their children
- Clients who might need to establish a will, name a guardian and establish a trust for their minor children

SOLUTION:

Term Life Answers

- Offers basic, affordable protection that is essential to a family's overall financial planning
- Guarantees the amount left to loved ones, income tax free
- Plans available with 10-, 15-, 20- and 30-year guaranteed term periods
- Competitive standard nontobacco rates for clients ages 40-60
- Preferred tobacco user rate classes available
- Age Last Birthday advantage—rates based on current age, not nearest birthday
- Use Mutual of Omaha's "Fit" Underwriting Credit Program (links to fit checklist)
- E-signature face-to-face option on iGO e-App

HOW TO PRESENT TO CLIENT:

Customize and print this [consumer flyer](#) and share it with your clients and prospects.