

# Mutual/United of Omaha Cheat Sheet

for

## Term Life Answers 10, 15, 20 & 30

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- Age Last Birthday Advantage
- Extremely competitive in Standard Rate Class ages 40-60
- Very Liberal Conversion Privileges
  - Conversions allowed to ANY of our UL products
  - Conversions allowed to age 75
  - Full first yr commission paid on conversions after 12 months
- Waiver of Premium for Unemployment Rider
  - Included in every policy
  - Waives premium for 6 months if policy in force 2 years and collecting State or Fed unemployment for 4 weeks
- **NEW** Preferred Tobacco Risk Class
- Eligible for "Fit" Underwriting Credit program
  - Only company to offer "credit" program for Term ins
  - 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
- Backdate up to 6 Months