

The Davies Group
National Agents Alliance

Mutual of Omaha

To access the audio portion of this training:

Dial in #: (712) 432-0850

Access Code: 692275#

Term Life Express

Product Basics

- Non-med (simplified issue)
 - 7 Health questions - ACCEPT/REJECT
 - No Mortgage Requirement
 - \$50K - \$250K <----Up to \$400K with oral swab
 - Issue age 18 – 65 (last birthday)
 - Full Guarantee or 5-year Guarantee
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Ultra Mortgage Complete Riders - Included

- Accelerated Death Benefit (24 months)
 - Residential Damage (\$25K, 6 mos.)
 - Common Carrier Death Benefit
 - Waiver of Premium - Unemployment (WPE)
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Ultra Mortgage Complete Riders - Available

- Waiver of Premium - Disability (WOP)
 - Disability Income
 - Child Term (\$10K max)
 - Accidental Death Benefit
 - Return of Premium
 - ~~Additional Insured~~
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Ultra Mortgage Complete Required Forms

- Life Application
- Replacement
- Disclosures

