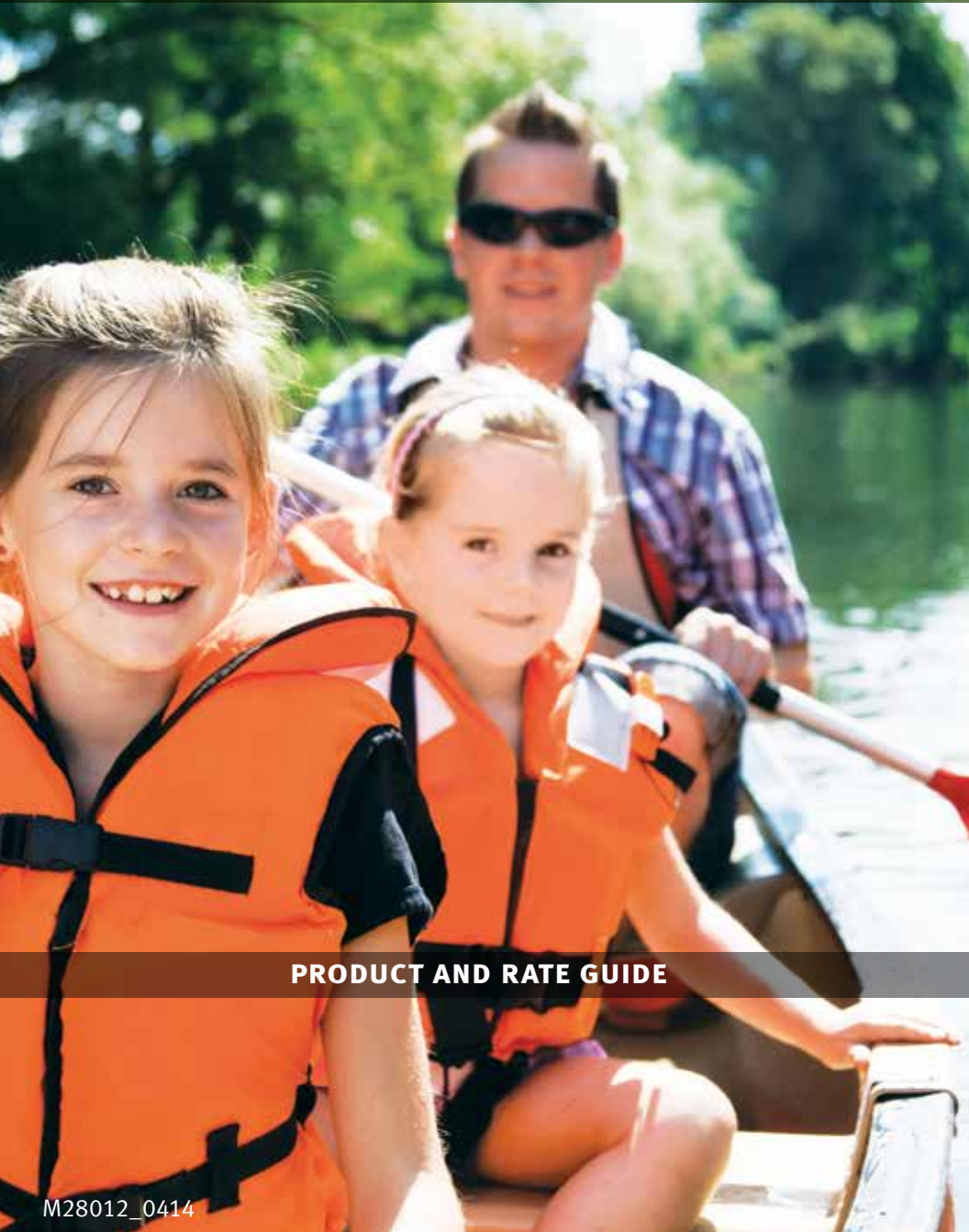


# Guaranteed ADvantage Accidental Death Insurance



**PRODUCT AND RATE GUIDE**

# Accidents Happen.

## Protect Your Client.



**Guaranteed ADvantage Accidental Death Insurance** 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 (increments of \$1,000)
- Spouse coverage is 100 percent of the Proposed Insured coverage and child coverage is 20 percent of the Proposed Insured coverage
- 24-hour all accident coverage
- Common Carrier Benefit: pays two times the accidental death benefit
- Auto Pedestrian Benefit: pays an additional 25 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 25 if a full-time student

## Optional Rider:

- Return of Premium Benefit\* – 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 insureds must be age 50 and under** at the time of application

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

## ROP Benefit Amounts

Yr	ROP	Yr	ROP	Yr	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%

## Guaranteed ADvantage Accidental Death Insurance Product and Rate Guide

- Guaranteed issue
- A Proposed Insured cannot have more than one Mutual of Omaha Accidental Death policy in force.
- The Proposed Insured can have AD 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
- Additional children can be added to the policy after issue as long as they meet our eligibility requirements and provide the following written information:
  - Dependents full name
  - Date of birth
  - Relationship to the insured

Mutual of Omaha's Guaranteed ADvantage accidental death insurance provides guaranteed coverage for all clients who apply. Because there are no health questions, medical exams or occupational restrictions, the application process can be easy. 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)
- Any communications from underwriting will be sent to the email address of the agent written on the application. **Please make sure the email address and phone numbers are correct**
- 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
- 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 1 year

A covered individual may only have one accidental death policy with our company. If the client has more than one, they will need to decide which policy they would like to keep. However, AD riders to a life policy are not included in this restriction.

## Policy Exclusions

The policy's face amount will not be paid if the client's death results from suicide, while sane or insane, within two years of the date of issue (in CO, MO and ND, within one year). Instead, we will pay the sum of premiums paid since issue minus any loan not repaid. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

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

# 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

### 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

### 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

**Note:** Rates listed are national for all states except CO, MT, NV, OK and SD. For rates in CO, MT, NV, OK and SD see the state specific rate sheet.

### Other Payment Options

Multiply the monthly premium by:

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

# 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 – 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

## 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

**Note:** Rates listed are national for all states except CO, MT, NV, OK and SD. For rates in CO, MT, NV, OK and SD see the state specific rate sheet.

## 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



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