

Guaranteed ADvantage Accidental Death Insurance Reflex Process



Use this FAQ sheet to help answer questions your client may have about Accidental Death insurance.

1. What is Accidental Death (AD) insurance?

Accidental Death insurance is a form of insurance that pays a sum of money if you die by accidental death. Death must occur within 365 days (in California, 90 days) of the accident. Death as a result of an illness does not qualify.

2. I have disability insurance through work. Do I need AD insurance, too?

Yes. The disability coverage only pays if you become disabled. The AD coverage would give you protection from an accidental death.

3. I have term life insurance, why should I purchase an accidental death policy?

AD coverage can be a great supplement to an existing term life policy as AD insurance pays a sum of money to a beneficiary should you die from an accident. AD coverage is typically inexpensive compared to a life insurance policy. If you cannot afford the life insurance premium or you don't qualify for life insurance coverage, you can purchase an AD policy to provide the additional protection.

4. Is some insurance like accidental death insurance better than no insurance?

Yes. The fact is, most deaths will occur in one of two ways — either from a sickness or from an accident. Having AD coverage provides you with protection from an accidental death.

5. What is the difference between life insurance and accidental death insurance?

The primary difference is the cause the death in regard to both types of insurance. Life insurance covers death from a sickness and an accident. AD insurance only provides protection from an accidental death.

6. What are some of the top features of Guaranteed ADvantage from Mutual of Omaha?

AD coverage from Mutual of Omaha is guaranteed issue — everyone within the eligible age range qualifies. The policy also provides two times the benefit amount for accidental death in a common carrier and an additional 25 percent of the benefit amount for accidental death while driving or riding in a private automobile or being struck by any motor vehicle. In addition, you may purchase family coverage for your spouse and/or children.

7. How much does AD insurance cost? * Does the premium go up as I age?

AD insurance can be affordable. For example, a premium may be about \$15 a month (actual premium payment determined at time of application) for a 35-year-old male needing \$100,000 in coverage. Furthermore, premiums are guaranteed to remain the same for the first five years you own the policy. After five years, Mutual of Omaha has the right to change premiums but can only do so if premiums are adjusted across the board for all AD policies.

* Please reference M28012, the Product and Rate Guide for information. The guide is available through normal

8. Is anyone in my family also covered?

Yes, you can elect to have family coverage. Spouse is covered at 100 percent of the benefit amount and all children are covered at 20 percent of benefit amount.

9. What if the accidental death occurs while I'm at work? Is the situation covered?

Yes, this insurance covers accidental deaths that occur while at work. The policy is guaranteed issue and occupation is not taken into consideration when reviewing the application. If you had a policy and died accidentally at work, you would be covered.

10. When does my coverage start?

Coverage begins as soon as the app is issued and premium payment is processed by Mutual of Omaha.

11. I'm not the healthiest person, can I still qualify for coverage?

Yes, this product is a nice alternative to life insurance for people who are unable to get life coverage because they have a medical condition. For example, a heart condition may prevent an individual from qualifying for life coverage, but he or she would be able to purchase accidental death coverage.

12. Does the Return of Premium rider still provide cash back if the policy is cancelled for any reason other than death?

The ROP benefit will provide a percentage of all the premiums paid minus any amount of claims already paid. The percentage received is based on the number of years the rider has been in force.

Accidental Death insurance underwritten by:

MUTUAL OF OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175



Mutual of Omaha

Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM



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This is a solicitation of insurance. By responding, you are requesting to have a licensed agent* contact you to provide additional information.

Accidental Death Insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy form 50AD-23949 or state equivalent (in FL, 50AD Series-23954; in ID, 50AD Series-23991; in NC, 50AD Series-23955; in NY, 50AD Series-23980; in OK, 50AD Series-23972; in OR, 50AD Series-23987; in PA, 50AD Series-23965; in TX, 50AD Series-23952; in WA, 50AD Series-23979) Rider form ONA3M. These policies contain exclusions and limitations. Product features and benefits may not be available in all states. Contact your licensed Mutual of Omaha Insurance Agent* for costs and complete details.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. **THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

*in OR and WA: producer

MUTUAL OF OMAHA INSURANCE COMPANY

**Accidents Happen.
Protect Your Family.**



Mutual of Omaha



Guaranteed ADvantage Accidental Death Insurance

MC35013



Know the Facts and Help Protect Your Family

Fatal accidents happen one every 15 minutes according to the Fatality Analysis Reporting System (FARS) as reported in the Fatal Motor Vehicle Accidents National Summary 2009. Furthermore, lifetime odds of dying from any unintentional cause are about 1 in 31, as reported by The National Safety Council's 2011 edition of Injury Facts®.

Accidents happen everyday, so it's important to protect your family and your investments.

Introducing Guaranteed ADvantage Accidental Death Insurance

You already do so many things to help protect your family. Now may be the right time to continue that protection with a Guaranteed ADvantage Accidental Death Insurance policy from Mutual of Omaha Insurance Company (Mutual of Omaha). This insurance covers you in case of death resulting from an accident. Guaranteed ADvantage Accidental Death Insurance is affordable coverage with an easy application process. There are no health questions. No medical exams. No occupation restrictions. Since Guaranteed ADvantage is guaranteed coverage, you cannot be turned down.

In addition, Guaranteed ADvantage may be extended to provide additional coverage for your spouse and/or dependent children.

Product Quick Glance

- Face amounts from \$50,000 to \$500,000
- Issue ages 18-70
- With the election of Family coverage, the spouse's death benefit pays at 100 percent of the primary insured's death benefit, and dependant children at 20 percent of the primary insured's death benefit
- Guaranteed ADvantage covers death sustained from any accident, work-related or non-work related
- Return of Premium (ROP) rider is available for ages 18-50 and pays a percentage of the premiums paid on the insurance policy at time of cancellation*
- Guaranteed ADvantage pays double the death benefit if death results from an accident while riding as a fare-paying passenger on a common carrier such as a boat, bus or airplane
- The Auto/Pedestrian benefit pays an additional 25 percent of the death benefit if the insured is killed while driving or riding in a private automobile or if struck by an automobile on a public street or highway
- Insurance policy is guaranteed renewable to age 80 as long as premiums are paid

Guaranteed ADvantage May Fit Comfortably Within Your Budget

For example purposes only, a premium may be about \$15 a month (actual premium payment determined at time of application) for a 35-year-old male needing \$100,000 in coverage. Guaranteed ADvantage accidental death insurance from Mutual of Omaha may fit in your budget and help you provide you and your family with the security of knowing that money will be available to help pay expenses if you die in an accident. Plus, the benefit will be paid directly to the person you choose as your beneficiary.

Why wait? Now may be the right time to continue protecting your loved ones with an insurance policy that is easy to apply for and guaranteed issue.



*ROP Rider is not available in AR, CT, GA, NY, PA and VA.