

CHECK OUT THE CHOICES  
PRIORITY Max GUL  
CAN OFFER YOUR CLIENTS



Mutual of Omaha



# WITH PRIORITY MAX GUL, IT'S ALL ABOUT CHOICES

As **one of the most competitive universal life products in the industry**, this product lets you customize coverage according to your client's needs – with features like maximum or adjustable lifetime guarantees and flexible premiums.

Study the following pages – they illustrate several different ways to sell Priority Max GUL to a 35-year-old male client, standard plus risk, purchasing \$250,000 of coverage.



## Priority Max GUL –

more flexibility for your clients, more sales potential for you!



# PRIORITY MAX GUL

## Lifetime guaranteed coverage

In this scenario the client is looking for **guaranteed** death benefit protection. He wants to know that no matter what happens in life, as long as he pays the premium his death benefit is guaranteed.

The following Priority Max GUL features are key to this sales scenario:

- His premium is guaranteed never to change. Neither interest rate fluctuations nor market volatility have any effect on the premiums
- The death benefit protection is guaranteed for the insured's lifetime

Male – Age 35 – Standard Plus – \$250,000 Lifetime Premium		
Age	Premium	Guarantee
36	\$1,716	\$250,000
37	\$1,716	\$250,000
38	\$1,716	\$250,000
39	\$1,716	\$250,000
40	\$1,716	\$250,000
50	\$1,716	\$250,000
60	\$1,716	\$250,000
70	\$1,716	\$250,000
80	\$1,716	\$250,000
90	\$1,716	\$250,000
100	\$1,716	\$250,000
105	\$0	\$250,000
110	\$0	\$250,000
115	\$0	\$250,000
120	\$0	\$250,000

# PRIORITY MAX GUL

## Lifetime guaranteed coverage with short pay

Using basically the same scenario as in our last example the client has a need for **guaranteed** death benefit protection. Our client has also indicated that he plans to retire at the age of 55 and would like to minimize expenses at that time. With the Max GUL you can show your client how they can utilize the Short Pay option and discontinue paying premiums at age 55 while continuing to have a guaranteed death benefit until age 120.

The following Priority Max GUL features are key to this sales scenario:

- Priority Max GUL provides for a guaranteed level premium to an age less than 100
- Priority Max GUL is able to provide guaranteed death benefit protection

Male – Age 35 – Standard Plus – \$250,000 Short Pay		
Age	Premium	Guarantee
36	\$2,519	\$250,000
37	\$2,519	\$250,000
38	\$2,519	\$250,000
39	\$2,519	\$250,000
40	\$2,519	\$250,000
41	\$2,519	\$250,000
42	\$2,519	\$250,000
43	\$2,519	\$250,000
44	\$2,519	\$250,000
45	\$2,519	\$250,000
46	\$2,519	\$250,000
47	\$2,519	\$250,000
48	\$2,519	\$250,000
49	\$2,519	\$250,000
50	\$2,519	\$250,000
51	\$2,519	\$250,000
52	\$2,519	\$250,000
53	\$2,519	\$250,000
54	\$2,519	\$250,000
55	\$2,519	\$250,000
60	\$0	\$250,000
70	\$0	\$250,000
80	\$0	\$250,000
90	\$0	\$250,000
100	\$0	\$250,000
105	\$0	\$250,000
110	\$0	\$250,000
115	\$0	\$250,000
120	\$0	\$250,000

# PRIORITY MAX GUL

## Lifetime guaranteed coverage with a 1035 dump-in

In the following scenario let's assume that our client has an existing UL policy with another company. However, the policy was purchased during a time of much higher interest rates and now the policy is going to lapse or 'blow-up' when the insured reaches age 82.

With Priority Max GUL you can propose to rollover the existing policy's cash value into the Max GUL, which would provide the consumer with 'guaranteed lifetime protection'. In addition, often times the new Max GUL premium can be

even less than what he is currently paying for a product that does not provide lifetime protection.

The following Priority Max GUL features are key to this sales scenario:

- Priority Max GUL provides competitive premiums with 1035 dump-ins
- Priority Max GUL is able to provide guaranteed death benefit protection

Male – Age 35 – Standard Plus – \$250,000 Lifetime Premium with 1035 (\$10,000)		
Age	Premium	Guarantee
36	\$11,249	\$250,000
37	\$1,249	\$250,000
38	\$1,249	\$250,000
39	\$1,249	\$250,000
40	\$1,249	\$250,000
50	\$1,249	\$250,000
60	\$1,249	\$250,000
70	\$1,249	\$250,000
80	\$1,249	\$250,000
90	\$1,249	\$250,000
100	\$1,249	\$250,000
105	\$0	\$250,000
110	\$0	\$250,000
115	\$0	\$250,000
120	\$0	\$250,000

# PRIORITY MAX GUL

## Lifetime guaranteed coverage combining short pay and 1035

Recall our client who had an existing UL policy with another company that was in danger of lapsing. Again our client has mentioned that he is only interested in paying premiums until he retires at the age of 55. By utilizing Max GUL's Short Pay feature along with the 1035 dump-in money from his existing policy we can show our client how he can guarantee the death benefit for life while only paying premiums until his desired age of 55.

The following Priority Max GUL features are key to this sales scenario:

- Priority Max GUL provides for a guaranteed level premium to an age less than 100
- Priority Max GUL provides competitive premiums with 1035 dump-ins
- Priority Max GUL is able to provide guaranteed death benefit protection

Male – Age 35 – Standard Plus – \$250,000 Short Pay with 1035 (\$10,000)		
Age	Premium	Guarantee
36	\$11,676	\$250,000
37	\$1,676	\$250,000
38	\$1,676	\$250,000
39	\$1,676	\$250,000
40	\$1,676	\$250,000
41	\$1,676	\$250,000
42	\$1,676	\$250,000
43	\$1,676	\$250,000
44	\$1,676	\$250,000
45	\$1,676	\$250,000
46	\$1,676	\$250,000
47	\$1,676	\$250,000
48	\$1,676	\$250,000
49	\$1,676	\$250,000
50	\$1,676	\$250,000
51	\$1,676	\$250,000
52	\$1,676	\$250,000
53	\$1,676	\$250,000
54	\$1,676	\$250,000
55	\$1,676	\$250,000
60	\$0	\$250,000
70	\$0	\$250,000
80	\$0	\$250,000
90	\$0	\$250,000
100	\$0	\$250,000
105	\$0	\$250,000
110	\$0	\$250,000
115	\$0	\$250,000
120	\$0	\$250,000

# PRIORITY MAX GUL

## Dial-a-guarantee to age 85

In this next scenario let's assume that through proper fact finding the client and agent determine a need for \$250,000 of life insurance. Through further discussion the client has voiced concerns that he is not comfortable paying for a death benefit guarantee that goes until age 120.

With the Max GUL and it's dial-a-guarantee feature you can propose to your client a choice in the guaranteed period that he is more comfortable with such as 85. In addition to dialing

down the guaranteed period you only pay premiums until the age of 85, which shows the client a reduced premium amount.

The following Priority Max GUL features are key to this sales scenario:

- Priority Max GUL provides for a guaranteed level premium to an age less than 100
- Priority Max GUL is able to dial the guaranteed death benefit level to specified ages

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85		
Age	Premium	Guarantee
36	\$1,288	\$250,000
37	\$1,288	\$250,000
38	\$1,288	\$250,000
39	\$1,288	\$250,000
40	\$1,288	\$250,000
49	\$1,288	\$250,000
50	\$1,288	\$250,000
60	\$1,288	\$250,000
70	\$1,288	\$250,000
80	\$1,288	\$250,000
81	\$1,288	\$250,000
82	\$1,288	\$250,000
83	\$1,288	\$250,000
84	\$1,288	\$250,000
85	\$1,288	\$250,000
86	\$0	\$0
87	\$0	\$0
88	\$0	\$0
89	\$0	\$0
90	\$0	\$0
100	\$0	\$0
105	\$0	\$0
110	\$0	\$0
115	\$0	\$0
120	\$0	\$0

# PRIORITY MAX GUL

## Dial-a-guarantee to age 85 with short pay

In this scenario, the client selects dial-a-guarantee to age 85, adjusting the period of coverage and reducing the premium.

- Premiums are paid to an age specified by the insured
- The protection period lasts until an age specified by the insured
- The guaranteed level premium paid period can be less than the guaranteed protection period

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85 with Short Pay		
Age	Premium	Guarantee
36	\$1,433	\$250,000
37	\$1,433	\$250,000
38	\$1,433	\$250,000
39	\$1,433	\$250,000
40	\$1,433	\$250,000
50	\$1,433	\$250,000
60	\$1,433	\$250,000
61	\$1,433	\$250,000
62	\$1,433	\$250,000
63	\$1,433	\$250,000
64	\$1,433	\$250,000
65	\$1,433	\$250,000
66	\$0	\$250,000
67	\$0	\$250,000
68	\$0	\$250,000
69	\$0	\$250,000
70	\$0	\$250,000
80	\$0	\$250,000
81	\$0	\$250,000
82	\$0	\$250,000
83	\$0	\$250,000
84	\$0	\$250,000
85	\$0	\$250,000
86	\$0	\$0
87	\$0	\$0
88	\$0	\$0
89	\$0	\$0
90	\$0	\$0
100	\$0	\$0
105	\$0	\$0
110	\$0	\$0
115	\$0	\$0
120	\$0	\$0

# PRIORITY MAX GUL

## Dial-a-guarantee to age 85; switching to lifetime coverage at age 56

Using the same example of dial-a-guarantee to 85 as we have been, let's now consider your client who at their annual review expresses a concern about the guarantee period only lasting until age 85. The client now feels that a lifetime or age 120 guarantee is right for him. By using Max GUL and the flexibility to extend the guarantee period we can show the client a way to extend the guaranteed death benefit to age 120 by simply increasing the premium at age 56.

The following Priority Max GUL features are key to this sales scenario:

- Priority Max GUL is able to provide guaranteed death benefit protection
- Priority Max GUL provides for a guaranteed level premium to an age less than 100
- Priority Max GUL is able to extend the death benefit period

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85		
Intends to do the following:		
Age	Premium	Guarantee
36	\$1,288	\$250,000
37	\$1,288	\$250,000
38	\$1,288	\$250,000
39	\$1,288	\$250,000
50	\$1,288	\$250,000
51	\$1,288	\$250,000
52	\$1,288	\$250,000
53	\$1,288	\$250,000
54	\$1,288	\$250,000
55	\$1,288	\$250,000
56	\$1,288	\$250,000
57	\$1,288	\$250,000
58	\$1,288	\$250,000
59	\$1,288	\$250,000
60	\$1,288	\$250,000
70	\$1,288	\$250,000
80	\$1,288	\$250,000
81	\$1,288	\$250,000
82	\$1,288	\$250,000
83	\$1,288	\$250,000
84	\$1,288	\$250,000
85	\$1,288	\$250,000
86	\$0	\$0
87	\$0	\$0
88	\$0	\$0
89	\$0	\$0
90	\$0	\$0
100	\$0	\$0
105	\$0	\$0
110	\$0	\$0
115	\$0	\$0
120	\$0	\$0

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85 – Switches to lifetime coverage at age 56		
Changes mind after 20 years and wants lifetime coverage with payments to age 85		
Age	Premium	Guarantee
36	\$1,288	\$250,000
37	\$1,288	\$250,000
38	\$1,288	\$250,000
39	\$1,288	\$250,000
50	\$1,288	\$250,000
51	\$1,288	\$250,000
52	\$1,288	\$250,000
53	\$1,288	\$250,000
54	\$1,288	\$250,000
55	\$1,288	\$250,000
56	\$4,000	\$250,000
57	\$4,000	\$250,000
58	\$4,000	\$250,000
59	\$4,000	\$250,000
60	\$4,000	\$250,000
70	\$4,000	\$250,000
80	\$4,000	\$250,000
81	\$4,000	\$250,000
82	\$4,000	\$250,000
83	\$4,000	\$250,000
84	\$4,000	\$250,000
85	\$4,000	\$250,000
86	\$0	\$250,000
87	\$0	\$250,000
88	\$0	\$250,000
89	\$0	\$250,000
90	\$0	\$250,000
100	\$0	\$250,000
105	\$0	\$250,000
110	\$0	\$250,000
115	\$0	\$250,000
120	\$0	\$250,000

# PRIORITY MAX GUL

## Extending the guarantee after missing a payment

In this scenario we again will use our client who chooses to dial-a-guarantee to age 85. Let's now consider that due to a hardship suffered by your client he is unable to make his annual premium in the 10th policy year. The immediate affect this has is a reduction of the guarantee by two years to 83. By using Max GUL your client has options.

He could either:

- Pay a "balloon" payment in the 11th year to extend his guarantee back out to age 85
- Pay an increased level premium to age 85
- Delay the decision to extend his coverage back out to age 85 until he reaches age 83 – a decision that will cost him \$14,690 a year for the coverage. The consumer is always much better off paying higher premiums earlier rather than later

	Age 35	Guarantee to Age
Lifetime Premium	\$1,716	120
Pay to 85	\$1,288	85
<b>A</b> Skip payment in year 10	\$0	83
<b>B</b> Catch-up Payment in Year 11	\$3,085	85
<b>C</b> Even Premium in Years 11 – 40	\$1,386	85
<b>D</b> Premiums to catch-up after age 83	\$14,690	85

Male – Standard Plus – \$250,000					
		A	B	C	D
Age 36	Year 1	\$1,288	\$1,288	\$1,288	\$1,288
Age 37	Year 2	\$1,288	\$1,288	\$1,288	\$1,288
Age 38	Year 3	\$1,288	\$1,288	\$1,288	\$1,288
Age 39	Year 4	\$1,288	\$1,288	\$1,288	\$1,288
Age 40	Year 5	\$1,288	\$1,288	\$1,288	\$1,288
Age 41	Year 6	\$1,288	\$1,288	\$1,288	\$1,288
Age 42	Year 7	\$1,288	\$1,288	\$1,288	\$1,288
Age 43	Year 8	\$1,288	\$1,288	\$1,288	\$1,288
Age 44	Year 9	\$1,288	\$1,288	\$1,288	\$1,288
Age 45	Year 10	\$0	\$0	\$0	\$0
Age 46	Year 11	\$1,288	\$3,085	\$1,386	\$1,288
Age 47	Year 12	\$1,288	\$1,288	\$1,386	\$1,288
Age 48	Year 13	\$1,288	\$1,288	\$1,386	\$1,288
Age 49	Year 14	\$1,288	\$1,288	\$1,386	\$1,288
Age 50	Year 15	\$1,288	\$1,288	\$1,386	\$1,288

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**Male – Standard Plus – \$250,000 (continued)**

		<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Age 51	Year 16	\$1,288	\$1,288	\$1,386	\$1,288
Age 52	Year 17	\$1,288	\$1,288	\$1,386	\$1,288
Age 53	Year 18	\$1,288	\$1,288	\$1,386	\$1,288
Age 54	Year 19	\$1,288	\$1,288	\$1,386	\$1,288
Age 55	Year 20	\$1,288	\$1,288	\$1,386	\$1,288
Age 56	Year 21	\$1,288	\$1,288	\$1,386	\$1,288
Age 57	Year 22	\$1,288	\$1,288	\$1,386	\$1,288
Age 58	Year 23	\$1,288	\$1,288	\$1,386	\$1,288
Age 59	Year 24	\$1,288	\$1,288	\$1,386	\$1,288
Age 60	Year 25	\$1,288	\$1,288	\$1,386	\$1,288
Age 61	Year 26	\$1,288	\$1,288	\$1,386	\$1,288
Age 62	Year 27	\$1,288	\$1,288	\$1,386	\$1,288
Age 63	Year 28	\$1,288	\$1,288	\$1,386	\$1,288
Age 64	Year 29	\$1,288	\$1,288	\$1,386	\$1,288
Age 65	Year 30	\$1,288	\$1,288	\$1,386	\$1,288
Age 66	Year 31	\$1,288	\$1,288	\$1,386	\$1,288
Age 67	Year 32	\$1,288	\$1,288	\$1,386	\$1,288
Age 68	Year 33	\$1,288	\$1,288	\$1,386	\$1,288
Age 69	Year 34	\$1,288	\$1,288	\$1,386	\$1,288
Age 70	Year 35	\$1,288	\$1,288	\$1,386	\$1,288
Age 71	Year 36	\$1,288	\$1,288	\$1,386	\$1,288
Age 72	Year 37	\$1,288	\$1,288	\$1,386	\$1,288
Age 73	Year 38	\$1,288	\$1,288	\$1,386	\$1,288
Age 74	Year 39	\$1,288	\$1,288	\$1,386	\$1,288
Age 75	Year 40	\$1,288	\$1,288	\$1,386	\$1,288
Age 76	Year 41	\$1,288	\$1,288	\$1,386	\$1,288
Age 77	Year 42	\$1,288	\$1,288	\$1,386	\$1,288
Age 78	Year 43	\$1,288	\$1,288	\$1,386	\$1,288
Age 79	Year 44	\$1,288	\$1,288	\$1,386	\$1,288
Age 80	Year 45	\$1,288	\$1,288	\$1,386	\$1,288
Age 81	Year 46	\$1,288	\$1,288	\$1,386	\$1,288
Age 82	Year 47	\$1,288	\$1,288	\$1,386	\$1,288
Age 83	Year 48	\$1,288	\$1,288	\$1,386	\$1,288
Age 84	Year 49	\$0	\$1,288	\$1,386	\$14,690
Age 85	Year 50	\$0	\$1,288	\$1,386	\$14,690

# PRIORITY MAX GUL

## Extending the coverage past 85

In the following scenario we have a client who again chooses to dial-a-guarantee to age 85. However, at age 85 your client is still alive and has a serious illness. With the Max GUL your client and his family still have options. The following chart shows what the premium would be annually to extend the guaranteed death benefit by one year.

Age	Cost
85	\$21,743
86	\$24,103
87	\$26,095
88	\$28,133

When the client reaches 89, he determines that he still wants to extend his coverage for another year. Unfortunately, this cannot be done due to guidelines – the overfunding would not meet the definition of life insurance.

Column F shows why it's better for a client to pay higher premiums in the early years to extend the guarantee as opposed to later years. In column E, the client pays a total of \$67,130 for guaranteed coverage to age 89. In column D, guaranteed coverage to age 89 would cost him \$164,484.

	Age 35	Guarantee to Age
Lifetime Premium	\$1,716	120
Pay to 85	\$1,289	85
<b>A</b> Premium to Extend to 86	\$21,723	86
<b>B</b> Premiums to Extend to 87	\$24,103	87
<b>C</b> Premiums to Extend to 88	\$26,095	88
<b>D</b> Premiums to Extend to 89	\$28,113	89
<b>E</b> Premiums to Extend to 90	NA	90
<b>F</b> Premiums to age 66	\$4,135	89

Male – Standard Plus – \$250,000							
		A	B	C	D	E	F
Age 36	Year 1	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 37	Year 2	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 38	Year 3	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 39	Year 4	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 40	Year 5	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 41	Year 6	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 42	Year 7	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 43	Year 8	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 44	Year 9	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 45	Year 10	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 46	Year 11	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 47	Year 12	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 48	Year 13	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 49	Year 14	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 50	Year 15	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289

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**Male – Standard Plus – \$250,000 (continued)**

		<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
Age 51	Year 16	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 52	Year 17	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 53	Year 18	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 54	Year 19	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 55	Year 20	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289
Age 56	Year 21	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 57	Year 22	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 58	Year 23	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 59	Year 24	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 60	Year 25	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 61	Year 26	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 62	Year 27	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 63	Year 28	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 64	Year 29	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 65	Year 30	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$4,135
Age 66	Year 31	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 67	Year 32	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 68	Year 33	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 69	Year 34	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 70	Year 35	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 71	Year 36	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 72	Year 37	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 73	Year 38	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 74	Year 39	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 75	Year 40	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 76	Year 41	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 77	Year 42	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 78	Year 43	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 79	Year 44	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 80	Year 45	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 81	Year 46	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 82	Year 47	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 83	Year 48	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 84	Year 49	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 85	Year 50	\$1,289	\$1,289	\$1,289	\$1,289	\$1,289	\$0
Age 86	Year 51	\$21,723	\$21,723	\$21,723	\$21,723	\$21,723	\$0
Age 87	Year 52	\$0	\$24,103	\$24,103	\$24,103	\$24,103	\$0
Age 88	Year 53	\$0	\$0	\$26,095	\$26,095	\$26,095	\$0
Age 89	Year 54	\$0	\$0	\$0	\$28,113	\$28,113	\$0
Age 90	Year 55	\$0	\$0	\$0	\$0	NA	\$0
					<b>Total</b>	<b>\$164,484</b>	<b>\$67,130</b>

# PRIORITY MAX GUL

## Dial-a-guarantee to age 85; switches to \$100,000 at age 65

In the next scenario we again have a client who chooses to dial-a-guarantee to age 85. During an annual review to discuss his retirement planning your client expresses interest in lowering the amount of life insurance coverage he has. At the age of 65 the client's house is paid for and he wants to minimize his expenses. By using the Max GUL you can

propose a reduction in the death benefit from \$250,000 to \$100,000 which will satisfy multiple needs. Your client has the lower death benefit that he wanted and by paying the same premiums he can reduce the number of years that he actually pays.

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85		
Intends to do the following:		
Age	Premium	Guarantee
36	\$1,288	\$250,000
37	\$1,288	\$250,000
38	\$1,288	\$250,000
39	\$1,288	\$250,000
40	\$1,288	\$250,000
50	\$1,288	\$250,000
60	\$1,288	\$250,000
61	\$1,288	\$250,000
62	\$1,288	\$250,000
63	\$1,288	\$250,000
64	\$1,288	\$250,000
65	\$1,288	\$250,000
66	\$1,288	\$250,000
67	\$1,288	\$250,000
68	\$1,288	\$250,000
69	\$1,288	\$250,000
70	\$1,288	\$250,000
80	\$1,288	\$250,000
85	\$1,288	\$250,000
86	\$0	\$0
87	\$0	\$0
88	\$0	\$0
89	\$0	\$0
90	\$0	\$0
100	\$0	\$0
105	\$0	\$0
110	\$0	\$0
115	\$0	\$0
120	\$0	\$0

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85 – Switches to \$100,000 at age 65		
Changes mind at age 65 and reduces with paid-up		
Age	Premium	Guarantee
36	\$1,288	\$250,000
37	\$1,288	\$250,000
38	\$1,288	\$250,000
39	\$1,288	\$250,000
40	\$1,288	\$250,000
50	\$1,288	\$250,000
60	\$1,288	\$250,000
61	\$1,288	\$250,000
62	\$1,288	\$250,000
63	\$1,288	\$250,000
64	\$1,288	\$250,000
65	\$1,288	\$250,000
66	\$0	\$100,000
67	\$0	\$100,000
68	\$0	\$100,000
69	\$0	\$100,000
70	\$0	\$100,000
80	\$0	\$100,000
85	\$0	\$100,000
86	\$0	\$100,000
87	\$0	\$100,000
88	\$0	\$100,000
89	\$0	\$100,000
90	\$0	\$100,000
100	\$0	\$100,000
105	\$0	\$100,000
110	\$0	\$100,000
115	\$0	\$100,000
120	\$0	\$100,000

# PRIORITY MAX GUL

## Dial-a-guarantee to age 85; switches to \$150,000 at age 65

This next scenario involves a client who at retirement decides that he would like to reduce his death benefit and premiums. He initially wanted to guarantee the death benefit of \$250,000 to age 85. At the age of 65 when many of his obligations covered by life insurance have subsided he can reduce the face

amount to \$150,000 and stop paying premiums. The Max GUL allows for such a reduction and because the premiums he paid in for fifteen years was at a higher level the guaranteed death benefit has now been extended to the age of 89.

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85		
Intends to do the following:		
Age	Premium	Guarantee
50	\$1,288	\$250,000
60	\$1,288	\$250,000
61	\$1,288	\$250,000
62	\$1,288	\$250,000
63	\$1,288	\$250,000
64	\$1,288	\$250,000
65	\$1,288	\$250,000
66	\$1,288	\$250,000
67	\$1,288	\$250,000
68	\$1,288	\$250,000
69	\$1,288	\$250,000
70	\$1,288	\$250,000
71	\$1,288	\$250,000
72	\$1,288	\$250,000
73	\$1,288	\$250,000
74	\$1,288	\$250,000
75	\$1,288	\$250,000
76	\$1,288	\$250,000
77	\$1,288	\$250,000
78	\$1,288	\$250,000
79	\$1,288	\$250,000
80	\$1,288	\$250,000
81	\$1,288	\$250,000
82	\$1,288	\$250,000
83	\$1,288	\$250,000
84	\$1,288	\$250,000
85	\$1,288	\$250,000
86	\$0	\$0
87	\$0	\$0
88	\$0	\$0
89	\$0	\$0
120	\$0	\$0

Male – Age 35 – Standard Plus – \$250,000 D-A-G to age 85 – Switches to \$150,000 at age 65		
Changes mind at age 65 and reduces with paid-up		
Age	Premium	Guarantee
50	\$1,288	\$250,000
60	\$1,288	\$250,000
61	\$1,288	\$250,000
62	\$1,288	\$250,000
63	\$1,288	\$250,000
64	\$1,288	\$250,000
65	\$1,288	\$250,000
66	\$0	\$150,000
67	\$0	\$150,000
68	\$0	\$150,000
69	\$0	\$150,000
70	\$0	\$150,000
71	\$0	\$150,000
72	\$0	\$150,000
73	\$0	\$150,000
74	\$0	\$150,000
75	\$0	\$150,000
76	\$0	\$150,000
77	\$0	\$150,000
78	\$0	\$150,000
79	\$0	\$150,000
80	\$0	\$150,000
81	\$0	\$150,000
82	\$0	\$150,000
83	\$0	\$150,000
84	\$0	\$150,000
85	\$0	\$150,000
86	\$0	\$150,000
87	\$0	\$150,000
88	\$0	\$150,000
89	\$0	\$150,000
120	\$0	\$0

# PRIORITY MAX GUL

## Lifetime guaranteed coverage – applied for Preferred, but received Standard Plus

In this next scenario it is determined through proper fact finding that your client has a need for \$250,000 worth of life insurance. During the field underwriting, preferred rating is applied for. As a result of some medical information that was discovered, a Standard Plus rating is offered for coverage. By

using the Max GUL and its dial-a-guarantee feature, you have a way to save the case. In this case you can dial the guaranteed death benefit age to 92 and propose the same premium and death benefit the client was comfortable with.

Male – Age 35 – Preferred		
Preferred		
Age	Premium	Guarantee
39	\$1,535	\$250,000
40	\$1,535	\$250,000
49	\$1,535	\$250,000
50	\$1,535	\$250,000
60	\$1,535	\$250,000
70	\$1,535	\$250,000
80	\$1,535	\$250,000
81	\$1,535	\$250,000
82	\$1,535	\$250,000
83	\$1,535	\$250,000
84	\$1,535	\$250,000
85	\$1,535	\$250,000
86	\$1,535	\$250,000
87	\$1,535	\$250,000
88	\$1,535	\$250,000
89	\$1,535	\$250,000
90	\$1,535	\$250,000
91	\$1,535	\$250,000
92	\$1,535	\$250,000
93	\$1,535	\$250,000
94	\$1,535	\$250,000
95	\$1,535	\$250,000
96	\$1,535	\$250,000
97	\$1,535	\$250,000
98	\$1,535	\$250,000
99	\$1,535	\$250,000
100	\$1,535	\$250,000
105	\$0	\$250,000
110	\$0	\$250,000
115	\$0	\$250,000
120	\$0	\$250,000

Male – Age 35 – Standard Plus Applied for Preferred, but received Standard Plus		
Standard Plus		
Age	Premium	Guarantee
39	\$1,535	\$250,000
40	\$1,535	\$250,000
49	\$1,535	\$250,000
50	\$1,535	\$250,000
60	\$1,535	\$250,000
70	\$1,535	\$250,000
80	\$1,535	\$250,000
81	\$1,535	\$250,000
82	\$1,535	\$250,000
83	\$1,535	\$250,000
84	\$1,535	\$250,000
85	\$1,535	\$250,000
86	\$1,535	\$250,000
87	\$1,535	\$250,000
88	\$1,535	\$250,000
89	\$1,535	\$250,000
90	\$1,535	\$250,000
91	\$1,535	\$250,000
92	\$1,535	\$250,000
93	\$0	\$0
94	\$0	\$0
95	\$0	\$0
96	\$0	\$0
97	\$0	\$0
98	\$0	\$0
99	\$0	\$0
100	\$0	\$0
105	\$0	\$0
110	\$0	\$0
115	\$0	\$0
120	\$0	\$0







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