

# Sales Idea: Affordable Protection Without the Hassle

When it comes to protecting clients and their families quickly and with minimal hassle, Term Life Express should be your go-to. That's because the quick issue policy is packed with features and riders that will help clients rest easy, knowing they're better protected from the unexpected.

## The Client

- Andrew, 35-year-old male
- Married with two children
- \$250,000 mortgage
- Combined family income of \$150,000

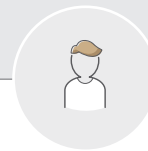
## The Concern

Andrew has a young family and a lifestyle he's worked hard to create. The thought of his family not being able to pay the mortgage and maintain their way of life because of the unexpected worries him. He's also concerned that something could derail his long-term savings and retirement plans. But Andrew also doesn't want to spend a lot of time with medical exams to qualify for a policy.

## Andrew's Term Life Express Solution

Andrew worked with an agent who helped him get 30-year term policy simply, without medical tests. The death benefit is \$250,000, with a **monthly premium of \$69.87**. The benefit carries an option to convert to a permanent policy through the last conversion date shown on the policy.

\*Availability may vary by product.



## Term Life Express At-a-Glance

- Tax-free death benefit
- Conversion options until the end of the term period
- Living benefit protection, including early access to the death benefit if diagnosed with a terminal illness, chronic illness or critical illness
- Common carrier death benefit provision
- Residential damage waiver of premium
- 6-month waiver of premium due to unemployment

## Even More Protection

Clients have different needs. That's why along with our built-in riders for Term Life Express, we offer additional riders that can be purchased to tailor a policy to fit their needs.\* These riders include:

- Disability Income Rider
- Disability Waiver of Premium Rider
- Accidental Death Benefit Rider
- Dependent Children's Rider

For more information about Term Life Express, go to [mutualofomaha.com/simple](https://mutualofomaha.com/simple).



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