

> Having a whole life insurance policy in place can be a very loving and considerate thing to do for your loved ones.



Living Promise Whole Life Insurance

Living Promise is designed to help provide affordable protection that pays benefits directly to the person you choose to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind.

Planning Ahead

Planning ahead is smart especially when loved ones are concerned. Living Promise Whole Life insurance is one way for you to help protect loved ones during a difficult time. Funds may be used for final expenses and other purposes. With two plans, varying face amounts and premium options available, you may be able to continue taking care of your loved ones.

Living Promise Provides Two Plans:

1 LEVEL BENEFIT PLAN:

- For ages 45-85
- Face amounts from \$2,000 to \$40,000
- Accelerated Death Benefit for Terminal Illness Rider

2 GRADED BENEFIT PLAN:

- For ages 45-80
- Face amounts from \$2,000 to \$20,000
- This policy contains a graded benefit meaning that for death due to natural causes (any cause other than accidental) during the first two years, the beneficiary will receive all premiums plus 10 percent. After the two years, the full benefit is paid for death due to all causes. Full death benefits will be paid, in all years, if death results from an accidental bodily injury

+ PLUS:

- We offer competitive premiums that fit many budgets
- Simplified underwriting. No medical exam – coverage is based on your answers to a few simple health questions.
- A great product with a strong brand and from a stable and secure company that you know

Mutual of Omaha

Additional Benefits

> Accelerated Death Benefit for Terminal Illness Rider in CA (D482LCA14R):

Allows the owner a one-time election to receive the Accelerated Benefit if the insured is diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.

Policy Exclusion

The death benefit will not be paid if the insured commits suicide, while sane or insane, within two years from the contestability date. Instead, we return all premiums paid, minus any loan.

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