

## Sales Idea:

IUL Express – An Alternative for Your Healthier Final Expense Clients

Many agents traditionally use whole life as a solution when clients are looking for an insurance policy to cover their final expenses. But, you may also want to consider an IUL Express policy as an alternative for your healthier clients. Here's why:

- Final expense level benefit products in the industry are generally priced to accept a Table 6 Risk
- IUL Express is generally priced to accept a Table 4 Risk

So, IUL Express can be a money saving alternative for final expense planning solution when you have healthier clients.

In addition to more competitive pricing, IUL Express also allows clients to purchase a larger face amount and it has options for the client to access the death benefit early for a critical, chronic or terminal illness.

Here's a snapshot of how the monthly premiums compare for a \$40,000 policy:

|                         | Living Promise Whole Life | IUL Express Easy Solve Premium |
|-------------------------|---------------------------|--------------------------------|
| Male, Nonsmoker, Age 50 | \$113.10                  | \$58.46                        |
| Male, Nonsmoker, Age 60 | \$165.43                  | \$98.94                        |
| Male, Nonsmoker, Age 70 | \$288.82                  | \$171.54                       |



**The Easy Solve** premium is the premium that results in the surrender value equaling or exceeding the death benefit at age 120 (assuming the current illustrated rates for the 100% participation rate strategy)

### Underwriting Considerations:

Please be mindful that underwriting questions may differ between the two products. It's important to field underwrite your clients using the underwriting guide and the qualification questions on the application. While your healthier clients may benefit from IUL Express, there may be some clients who could qualify for Living Promise who may not qualify for IUL Express due to their health history.

If you have a healthier client looking for final expense insurance, make sure to consider the benefits of also presenting an IUL Express policy. IUL Express can help them get the death benefit they need, and oftentimes at a lower premium.



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company