

Identifying Clients Who May Need Indexed Universal Life Express[®]



Indexed Universal Life Express (IUL Express) offers your clients permanent protection with growth potential, all while using a simplified issue process. This sales sheet will give you some ideas of the types of clients you should be considering for the IUL Express product.

- **Clients looking for permanent, yet affordable coverage**

With permanent life insurance, the actual cost of the life insurance death benefit starts out lower when your clients are younger and increases as they get older. In an effort to have the premiums remain the same throughout the policy, your clients will pay more than the actual cost of their life insurance in the early years. The extra premiums they pay, along with the interest they earn, will help build an accumulation value within the policy. When your client gets older and the premiums are no longer enough to cover the higher cost of insurance, we will start taking money out of the accumulation value to help pay for the higher insurance costs, keeping the policy affordable throughout their lifetime.

- **Pre-retirees who are beginning to plan for final expenses**

Our IUL Express policies offer coverage as low as \$25,000 and are available to insureds up to age 70 (65 for smokers). The Easy Solve monthly premium for a male non-smoker, age 60, is only \$100.90 for \$40,000 of coverage.

- **Parents with young children at home to replace lost income**

Parents will do almost anything to protect their children, but parents won't be around forever. Should the unthinkable happen, the death benefit from an IUL Express policy can protect the surviving spouse and children from financial burdens that may result from the lost salary income.

- **Clients who have just purchased a new home**

A home is one of the largest purchases most people will ever make. With an IUL Express policy, your clients can rest easy knowing that their loved ones could use the death benefit to pay off the mortgage after they're gone, and not be burdened with a large mortgage payment.

- **Clients who need their coverage issued quickly**

Are your clients about to leave on a vacation, and just got to thinking about who would care for (and pay for) the kiddos if something happened? Are your clients trying to close on a new home and the bank needs them to have life insurance issued quickly? In these types of situations, an IUL Express policy can help because we use a simplified issue process. An IUL Express policy can typically be issued within a matter of a couple of weeks.

- **People who want permanent coverage, but don't like getting their blood drawn**

You would be amazed how many people tell our paramed examiners they don't like needles - or even the sight of blood. These clients will be relieved to learn they can get permanent coverage up to \$300,000* without a single poke.

- **Clients who have TLE and are ready to convert their policy to permanent coverage**

IUL Express can turn that temporary Term Life Express coverage into permanent coverage with just a simple conversion application.

You can find more information about IUL Express, including client brochures and a client video on our Simplified Issue microsite, mutualofomaha.com/simple.

*Maximum face amount available may vary by age and tobacco status.