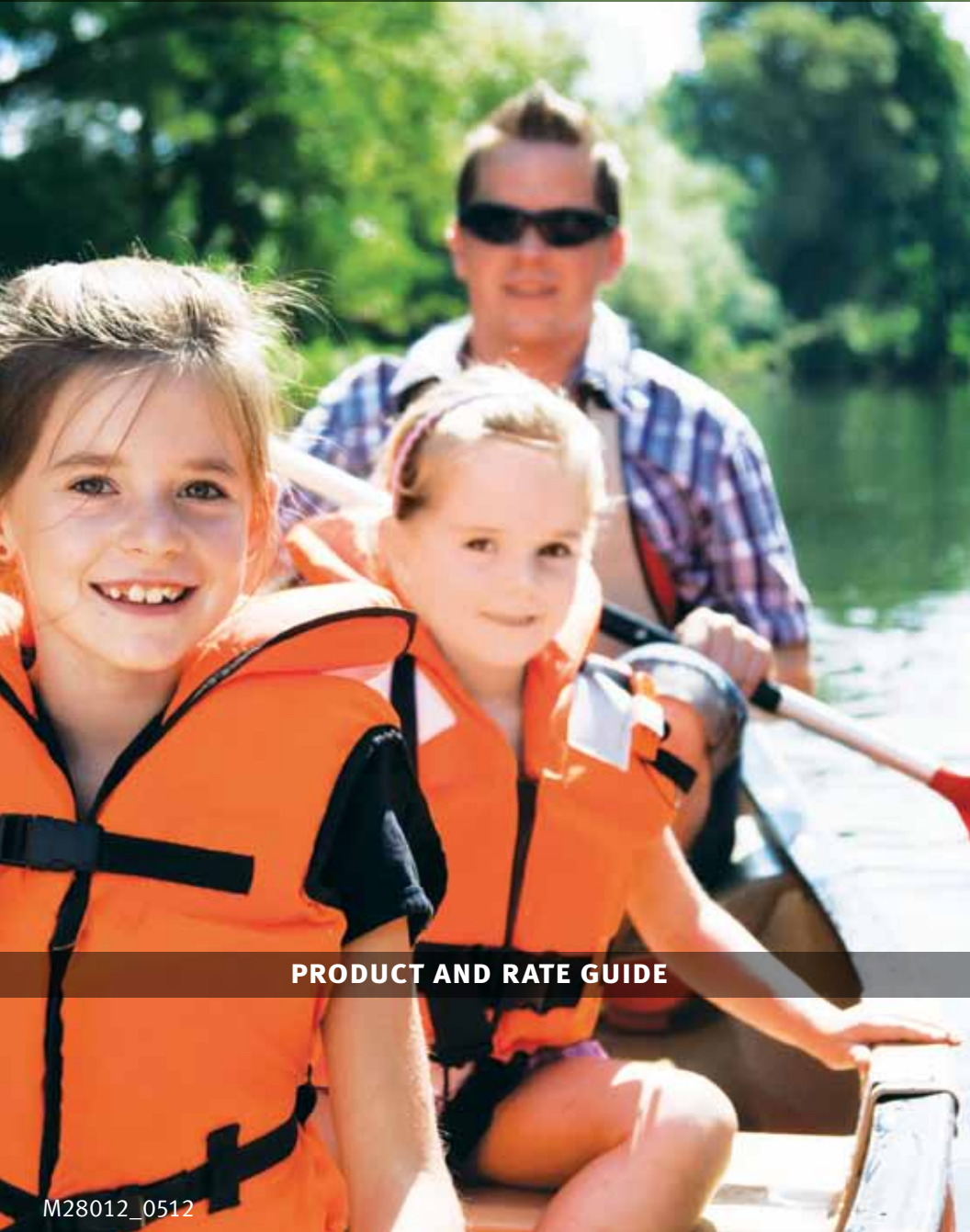


Guaranteed ADvantage Accidental Death Insurance



PRODUCT AND RATE GUIDE



Accidents Happen.

Protect Your Client.



Guaranteed ADvantage Accidental Death Insurance covers your client in the case of death resulting from an accident. The application process is easy – no health questions, medical exams or occupational restrictions. Guaranteed ADvantage is guaranteed coverage so your client cannot be turned down.



National Rates

Monthly Premiums for Accidental Death Product

Individual							Family – 1 Adult + Children						
	Male			Female				Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70		18-50	51-60	61-70	18-50	51-60	61-70
\$ 50,000	\$10.28	\$10.72	\$13.26	\$ 7.53	\$ 8.27	\$10.68	\$ 50,000	\$12.08	\$12.51	\$ 15.05	\$ 9.32	\$10.06	\$12.47
\$100,000	\$16.19	\$17.06	\$22.14	\$10.68	\$12.16	\$16.98	\$100,000	\$19.78	\$20.65	\$ 25.73	\$14.26	\$15.75	\$20.56
\$150,000	\$22.09	\$23.41	\$31.02	\$13.83	\$16.06	\$23.28	\$150,000	\$27.48	\$28.79	\$ 36.40	\$19.21	\$21.44	\$28.66
\$200,000	\$28.00	\$29.75	\$39.90	\$16.98	\$19.95	\$29.58	\$200,000	\$35.18	\$36.93	\$ 47.08	\$24.15	\$27.13	\$36.75
\$250,000	\$33.91	\$36.09	\$48.78	\$20.13	\$23.84	\$35.88	\$250,000	\$42.88	\$45.06	\$ 57.75	\$29.09	\$32.81	\$44.84
\$300,000	\$39.81	\$42.44	\$57.66	\$23.28	\$27.74	\$42.18	\$300,000	\$50.58	\$53.20	\$ 68.43	\$34.04	\$38.50	\$52.94
\$350,000	\$45.72	\$48.78	\$66.54	\$26.43	\$31.63	\$48.48	\$350,000	\$58.28	\$61.34	\$ 79.10	\$38.98	\$44.19	\$61.03
\$400,000	\$51.63	\$55.13	\$75.43	\$29.58	\$35.53	\$54.78	\$400,000	\$65.98	\$69.48	\$ 89.78	\$43.93	\$49.88	\$69.13
\$450,000	\$57.53	\$61.47	\$84.31	\$32.73	\$39.42	\$61.08	\$450,000	\$73.68	\$77.61	\$100.45	\$48.87	\$55.56	\$77.22
\$500,000	\$63.44	\$67.81	\$93.19	\$35.88	\$43.31	\$67.38	\$500,000	\$81.38	\$85.75	\$111.13	\$53.81	\$61.25	\$85.31

Family – 2 Adults – No Children									
Male	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
Female	18-50			51-60			61-70		
\$ 50,000	\$13.43	\$13.87	\$ 16.41	\$ 14.18	\$ 14.61	\$ 17.15	\$ 16.58	\$ 17.02	\$ 19.56
\$100,000	\$22.49	\$23.36	\$ 28.44	\$ 23.98	\$ 24.85	\$ 29.93	\$ 28.79	\$ 29.66	\$ 34.74
\$150,000	\$31.54	\$32.86	\$ 40.47	\$ 33.78	\$ 35.09	\$ 42.70	\$ 40.99	\$ 42.31	\$ 49.92
\$200,000	\$40.60	\$42.35	\$ 52.50	\$ 43.58	\$ 45.33	\$ 55.48	\$ 53.20	\$ 54.95	\$ 65.10
\$250,000	\$49.66	\$51.84	\$ 64.53	\$ 53.38	\$ 55.56	\$ 68.25	\$ 65.41	\$ 67.59	\$ 80.28
\$300,000	\$58.71	\$61.34	\$ 76.56	\$ 63.18	\$ 65.80	\$ 81.03	\$ 77.61	\$ 80.24	\$ 95.46
\$350,000	\$67.77	\$70.83	\$ 88.59	\$ 72.98	\$ 76.04	\$ 93.80	\$ 89.82	\$ 92.88	\$110.64
\$400,000	\$76.83	\$80.33	\$100.63	\$ 82.78	\$ 86.28	\$106.58	\$102.03	\$105.53	\$125.83
\$450,000	\$85.88	\$89.82	\$112.66	\$ 92.58	\$ 96.51	\$119.35	\$114.23	\$118.17	\$141.01
\$500,000	\$94.94	\$99.31	\$124.69	\$102.38	\$106.75	\$132.13	\$126.44	\$130.81	\$156.19

Family – 2 Adults + Children									
Male	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
Female	18-50			51-60			61-70		
\$ 50,000	\$ 15.23	\$ 15.66	\$ 18.20	\$ 15.97	\$ 16.41	\$ 18.94	\$ 18.38	\$ 18.81	\$ 21.35
\$100,000	\$ 26.08	\$ 26.95	\$ 32.03	\$ 27.56	\$ 28.44	\$ 33.51	\$ 32.38	\$ 33.25	\$ 38.33
\$150,000	\$ 36.93	\$ 38.24	\$ 45.85	\$ 39.16	\$ 40.47	\$ 48.08	\$ 46.38	\$ 47.69	\$ 55.30
\$200,000	\$ 47.78	\$ 49.53	\$ 59.68	\$ 50.75	\$ 52.50	\$ 62.65	\$ 60.38	\$ 62.13	\$ 72.28
\$250,000	\$ 58.63	\$ 60.81	\$ 73.50	\$ 62.34	\$ 64.53	\$ 77.22	\$ 74.38	\$ 76.56	\$ 89.25
\$300,000	\$ 69.48	\$ 72.10	\$ 87.33	\$ 73.94	\$ 76.56	\$ 91.79	\$ 88.38	\$ 91.00	\$106.23
\$350,000	\$ 80.33	\$ 83.39	\$101.15	\$ 85.53	\$ 88.59	\$106.36	\$102.38	\$105.44	\$123.20
\$400,000	\$ 91.18	\$ 94.68	\$114.98	\$ 97.13	\$100.63	\$120.93	\$116.38	\$119.88	\$140.18
\$450,000	\$102.03	\$105.96	\$128.80	\$108.72	\$112.66	\$135.49	\$130.38	\$134.31	\$157.15
\$500,000	\$112.88	\$117.25	\$142.63	\$120.31	\$124.69	\$150.06	\$144.38	\$148.75	\$174.13

Other Payment Options

Multiply the monthly premium by:

- 2.972 for quarterly premiums
- 5.886 for semiannual premiums
- 11.429 for annual premiums

Monthly Premiums for Accidental Death Product with Return of Premium Rider*

(Return of Premium Rider is only available for ages 18-50.)

Individual w/ROP

	Male	Female
	18-50	18-50
\$ 50,000	\$14.39	\$10.54
\$100,000	\$22.66	\$14.95
\$150,000	\$30.93	\$19.36
\$200,000	\$39.20	\$23.77
\$250,000	\$47.47	\$28.18
\$300,000	\$55.74	\$32.59
\$350,000	\$64.01	\$37.00
\$400,000	\$72.28	\$41.41
\$450,000	\$80.54	\$45.82
\$500,000	\$88.81	\$50.23

Family – 2 Adults – No Children w/ROP

Male/Female	18-50
\$ 50,000	\$ 18.80
\$100,000	\$ 31.48
\$150,000	\$ 44.16
\$200,000	\$ 56.84
\$250,000	\$ 69.52
\$300,000	\$ 82.20
\$350,000	\$ 94.88
\$400,000	\$107.56
\$450,000	\$120.23
\$500,000	\$132.91

Family – 2 Adults + Children w/ROP

Male/Female	18-50
\$ 50,000	\$ 21.32
\$100,000	\$ 36.51
\$150,000	\$ 51.70
\$200,000	\$ 66.89
\$250,000	\$ 82.08
\$300,000	\$ 97.27
\$350,000	\$112.46
\$400,000	\$127.65
\$450,000	\$142.84
\$500,000	\$158.03

Family – 1 Adult + Children w/ROP

	Male	Female
	18-50	18-50
\$ 50,000	\$ 16.91	\$13.05
\$100,000	\$ 27.69	\$19.97
\$150,000	\$ 38.47	\$26.89
\$200,000	\$ 49.25	\$33.81
\$250,000	\$ 60.03	\$40.73
\$300,000	\$ 70.81	\$47.65
\$350,000	\$ 81.59	\$54.57
\$400,000	\$ 92.37	\$61.50
\$450,000	\$103.15	\$68.42
\$500,000	\$113.93	\$75.34

Other Payment Options

Multiply the monthly premium by:

- 2.972 for quarterly premiums
- 5.886 for semiannual premiums
- 11.429 for annual premiums

*ROP Rider is not available in AR, CT, GA, NY, PA and VA

Guaranteed ADvantage Accidental Death Insurance Features

Issues Ages:

- 18-70

Accidental Death Benefits:

- \$50,000 – \$500,000 (increments of \$1,000)
- Spouse coverage is 100 percent of the Proposed Insured coverage and child coverage is 20 percent of the Proposed Insured coverage
- 24-hour all accident coverage
- Common Carrier Benefit: pays two times the accidental death benefit
- Auto Pedestrian Benefit: pays an additional 25 percent of the accidental death benefit

Family Coverage:

- Spouse is eligible if age 18- 70 and may remain on the policy until age 80
- Unmarried dependent children under the age of 19, or age 23, if a full-time student at an accredited college or university
State specials will apply
 - Dependent child coverage ends at age 21 or 25 if a full-time student

Optional Rider:

- Return of Premium Benefit* – Returns a percentage of premiums paid (minus any claims paid) when the policy terminates for any reason other than accidental death.
 - Issue Ages 18-50

*ROP rider is not available in AR, CT, GA, NY, PA and VA

ROP Benefit Amounts

Yr	ROP	Yr	ROP	Yr	ROP
1	0%	11	23%	21	49%
2	0%	12	26%	22	53%
3	0%	13	29%	23	57%
4	1%	14	31%	24	61%
5	4%	15	34%	25	65%
6	8%	16	36%	26	72%
7	12%	17	38%	27	79%
8	15%	18	41%	28	86%
9	18%	19	43%	29	93%
10	21%	20	45%	30+	100%



Guaranteed ADvantage Accidental Death Insurance Product and Rate Guide

- Guaranteed issue
- A Proposed Insured cannot have more than one Mutual of Omaha Accidental Death policy in force. If they currently have an AD policy with us, they will be declined for the new AD policy
- The Proposed Insured can have AD coverage through Mutual of Omaha and any other company
- A spouse cannot be added to the policy after issue. They will be required to apply for their own policy
- Additional dependents can be added to the policy after issue as long as they meet our eligibility requirements and provide the following written information:
 - Dependents full name
 - Date of birth
 - Relationship to the insured





Guaranteed ADvantage
Accidental Death Insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM



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