

# Product and Rate Guide

GUARANTEED ADVANTAGE ACCIDENTAL DEATH INSURANCE



Underwritten by  
Mutual of Omaha Insurance Company

# 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.

## 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: provides an additional death benefit equal to the base 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
- Dependent eligibility may vary by state

### 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
  - If applying for family coverage, **both the Primary Insured and spouse must be age 50 and under** at the time of application

### 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% |

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

# Guaranteed ADvantage Accidental Death Insurance Product and Application Information

- Guaranteed ADvantage is guaranteed issue for all clients that apply
- No health questions, medical exams or occupational restrictions
- A Proposed Insured cannot have more than one Mutual of Omaha Accidental Death policy in force. If the client has more than one, they will need to decide which policy they would like to keep. AD riders on a life policy are not included in this restriction
- 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
- Newborn children and adopted children can be added to the policy after issue as long as they meet the policy's eligibility requirements and provide the following written information:
  - Dependents full name
  - Date of birth
  - Relationship to the Insured
- The Primary Insured is the owner of the policy
- The Payor of premiums must be one of the Proposed Insureds
- Non-U.S. Citizens may be covered as long as they have a permanent resident card\* (green card) and have resided in the country longer than one year

\*Permanent Resident Card Number(s) must be listed on application

## ACCEPTABLE BENEFICIARY RELATIONSHIPS:

Spouse/Fiancée/Common Law/Domestic Partner ◦ Child  
Parent (includes In-law) ◦ Sibling (includes In-law)  
Grandparent ◦ Grandchild ◦ Trust ◦ Estate  
Business Partner ◦ Business Owned by Insured

## Below are a few points to remember when offering AD to your clients:

- Agents must have a current **health** appointment with Mutual of Omaha
- The application must be for the **client's state of residence**
- The initial premium will be withdrawn at time of application submission (not the effective date or date signed on the application)
- Any communications from underwriting will be sent to the email address of the agent written on the application. **Please make sure the email address and phone numbers are correct**
- Applications must be received in the home office within 30 days of the application sign date
- The Return of Premium (ROP) rider is not available in AR, CT, GA, NY, PA or VA
- Non-U.S. Citizens must include their permanent resident card (green card) number on the application

# NATIONAL RATES

## Monthly Premiums for Accidental Death Product

### INDIVIDUAL

|           | Male  |       |       | Female |       |       |
|-----------|-------|-------|-------|--------|-------|-------|
|           | 18-50 | 51-60 | 61-70 | 18-50  | 51-60 | 61-70 |
| \$ 50,000 | 10.29 | 10.72 | 13.22 | 7.53   | 8.27  | 10.68 |
| \$100,000 | 16.19 | 17.07 | 22.06 | 10.68  | 12.17 | 16.98 |
| \$150,000 | 22.10 | 23.41 | 30.89 | 13.83  | 16.06 | 23.28 |
| \$200,000 | 28.01 | 29.76 | 39.73 | 16.98  | 19.96 | 29.58 |
| \$250,000 | 33.91 | 36.10 | 48.57 | 20.13  | 23.85 | 35.88 |
| \$300,000 | 39.82 | 42.44 | 57.41 | 23.28  | 27.74 | 42.18 |
| \$350,000 | 45.72 | 48.79 | 66.24 | 26.43  | 31.64 | 48.48 |
| \$400,000 | 51.63 | 55.13 | 75.08 | 29.58  | 35.53 | 54.78 |
| \$450,000 | 57.54 | 61.47 | 83.92 | 32.73  | 39.42 | 61.08 |
| \$500,000 | 63.44 | 67.82 | 92.76 | 35.88  | 43.32 | 67.38 |

### FAMILY – 1 ADULT + CHILDREN

|           | Male  |       |        | Female |       |       |
|-----------|-------|-------|--------|--------|-------|-------|
|           | 18-50 | 51-60 | 61-70  | 18-50  | 51-60 | 61-70 |
| \$ 50,000 | 12.08 | 12.51 | 15.01  | 9.32   | 10.06 | 12.47 |
| \$100,000 | 19.78 | 20.66 | 25.65  | 14.27  | 15.76 | 20.57 |
| \$150,000 | 27.48 | 28.79 | 36.27  | 19.21  | 21.44 | 28.66 |
| \$200,000 | 35.19 | 36.94 | 46.91  | 24.16  | 27.14 | 36.76 |
| \$250,000 | 42.88 | 45.07 | 57.54  | 29.10  | 32.82 | 44.85 |
| \$300,000 | 50.58 | 53.20 | 68.17  | 34.04  | 38.50 | 52.94 |
| \$350,000 | 58.28 | 61.35 | 78.80  | 38.99  | 44.20 | 61.04 |
| \$400,000 | 65.98 | 69.48 | 89.43  | 43.93  | 49.88 | 69.13 |
| \$450,000 | 73.68 | 77.61 | 100.06 | 48.87  | 55.56 | 77.22 |
| \$500,000 | 81.38 | 85.76 | 110.70 | 53.82  | 61.26 | 85.32 |

### OTHER PAYMENT OPTIONS

Multiply the monthly premium by:

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



## FAMILY – 2 ADULTS + CHILDREN

| Male      | 18-50  |        |        | 51-60  |        |        | 61-70  |        |        |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Female    | 18-50  | 51-60  | 61-70  | 18-50  | 51-60  | 61-70  | 18-50  | 51-60  | 61-70  |
| \$ 50,000 | 15.23  | 15.97  | 18.38  | 15.66  | 16.40  | 18.81  | 18.16  | 18.90  | 21.31  |
| \$100,000 | 26.08  | 27.57  | 32.38  | 26.96  | 28.45  | 33.26  | 31.95  | 33.44  | 38.25  |
| \$150,000 | 36.93  | 39.16  | 46.38  | 38.24  | 40.47  | 47.69  | 45.72  | 47.95  | 55.17  |
| \$200,000 | 47.79  | 50.77  | 60.39  | 49.54  | 52.52  | 62.14  | 59.51  | 62.49  | 72.11  |
| \$250,000 | 58.63  | 62.35  | 74.38  | 60.82  | 64.54  | 76.57  | 73.29  | 77.01  | 89.04  |
| \$300,000 | 69.48  | 73.94  | 88.38  | 72.10  | 76.56  | 91.00  | 87.07  | 91.53  | 105.97 |
| \$350,000 | 80.33  | 85.54  | 102.38 | 83.40  | 88.61  | 105.45 | 100.85 | 106.06 | 122.90 |
| \$400,000 | 91.18  | 97.13  | 116.38 | 94.68  | 100.63 | 119.88 | 114.63 | 120.58 | 139.83 |
| \$450,000 | 102.03 | 108.72 | 130.38 | 105.96 | 112.65 | 134.31 | 128.41 | 135.10 | 156.76 |
| \$500,000 | 112.88 | 120.32 | 144.38 | 117.26 | 124.70 | 148.76 | 142.20 | 149.64 | 173.70 |

## FAMILY – 2 ADULTS – NO CHILDREN

| Male      | 18-50 |        |        | 51-60 |        |        | 61-70  |        |        |
|-----------|-------|--------|--------|-------|--------|--------|--------|--------|--------|
| Female    | 18-50 | 51-60  | 61-70  | 18-50 | 51-60  | 61-70  | 18-50  | 51-60  | 61-70  |
| \$ 50,000 | 13.44 | 14.18  | 16.59  | 13.87 | 14.61  | 17.02  | 16.37  | 17.11  | 19.52  |
| \$100,000 | 22.49 | 23.98  | 28.79  | 23.37 | 24.86  | 29.67  | 28.36  | 29.85  | 34.66  |
| \$150,000 | 31.55 | 33.78  | 41.00  | 32.86 | 35.09  | 42.31  | 40.34  | 42.57  | 49.79  |
| \$200,000 | 40.61 | 43.59  | 53.21  | 42.36 | 45.34  | 54.96  | 52.33  | 55.31  | 64.93  |
| \$250,000 | 49.66 | 53.38  | 65.41  | 51.85 | 55.57  | 67.60  | 64.32  | 68.04  | 80.07  |
| \$300,000 | 58.72 | 63.18  | 77.62  | 61.34 | 65.80  | 80.24  | 76.31  | 80.77  | 95.21  |
| \$350,000 | 67.77 | 72.98  | 89.82  | 70.84 | 76.05  | 92.89  | 88.29  | 93.50  | 110.34 |
| \$400,000 | 76.83 | 82.78  | 102.03 | 80.33 | 86.28  | 105.53 | 100.28 | 106.23 | 125.48 |
| \$450,000 | 85.89 | 92.58  | 114.24 | 89.82 | 96.51  | 118.17 | 112.27 | 118.96 | 140.62 |
| \$500,000 | 94.94 | 102.38 | 126.44 | 99.32 | 106.76 | 130.82 | 124.26 | 131.70 | 155.76 |

### SPECIAL NOTES ON RATES

Rates listed are national for all states except CO, MT, NV, OK and SD. For rates in CO, MT, NV, OK and SD see the state specific rate sheet.

# 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 | 14.41 | 10.54  |
| \$100,000 | 22.67 | 14.95  |
| \$150,000 | 30.94 | 19.36  |
| \$200,000 | 39.21 | 23.77  |
| \$250,000 | 47.47 | 28.18  |
| \$300,000 | 55.75 | 32.59  |
| \$350,000 | 64.01 | 37.00  |
| \$400,000 | 72.28 | 41.41  |
| \$450,000 | 80.56 | 45.82  |
| \$500,000 | 88.82 | 50.23  |

## FAMILY - 2 ADULTS - NO CHILDREN W/ROP

| Male/<br>Female | 18-50  |
|-----------------|--------|
| \$ 50,000       | 18.82  |
| \$100,000       | 31.49  |
| \$150,000       | 44.17  |
| \$200,000       | 56.85  |
| \$250,000       | 69.52  |
| \$300,000       | 82.21  |
| \$350,000       | 94.88  |
| \$400,000       | 107.56 |
| \$450,000       | 120.25 |
| \$500,000       | 132.92 |

## FAMILY - 1 ADULT + CHILDREN W/ROP

|           | Male   | Female |
|-----------|--------|--------|
|           | 18-50  | 18-50  |
| \$ 50,000 | 16.92  | 13.05  |
| \$100,000 | 27.70  | 19.98  |
| \$150,000 | 38.47  | 26.89  |
| \$200,000 | 49.26  | 33.82  |
| \$250,000 | 60.03  | 40.74  |
| \$300,000 | 70.81  | 47.65  |
| \$350,000 | 81.59  | 54.58  |
| \$400,000 | 92.37  | 61.50  |
| \$450,000 | 103.16 | 68.42  |
| \$500,000 | 113.94 | 75.35  |

## FAMILY - 2 ADULTS + CHILDREN W/ROP

| Male/<br>Female | 18-50  |
|-----------------|--------|
| \$ 50,000       | 21.33  |
| \$100,000       | 36.52  |
| \$150,000       | 51.70  |
| \$200,000       | 66.90  |
| \$250,000       | 82.08  |
| \$300,000       | 97.27  |
| \$350,000       | 112.46 |
| \$400,000       | 127.65 |
| \$450,000       | 142.85 |
| \$500,000       | 158.04 |

**SPECIAL NOTES ON RATES:** Rates listed are national for all states except CO, MT, NV, OK and SD. For rates in CO, MT, NV, OK and SD see the state specific rate sheet.

**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.

# Policy Exclusions for Accidental Death Product

Base plan and product features may not be available in all states. Exclusions, limitations and reductions may apply.

Your policy pays benefits only for death resulting from *injuries*. We will not pay benefits for:

- (a) death that occurs while this policy is not in force;
- (b) death resulting directly or indirectly from disease or bodily infirmity;
- (c) death resulting from an act of declared or undeclared war;
- (d) death that occurs while serving in the armed forces;
- (e) death caused by intentionally self-inflicted *injury*, while sane or insane;
- (f) death caused by an *insured person's* suicide or attempted suicide, while sane or insane;
- (g) death resulting from an *insured person's* commission or attempted commission of a felony;
- (h) death resulting from an *insured person's* being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply);
- (i) death resulting from an *insured person's* being under the influence of any controlled substance (except for narcotics given on the advice of a physician);
- (j) death resulting from a moving vehicle accident occurring while an *insured person* is engaged in a contest of speed, organized or not; or
- (k) death resulting from flying in an aircraft unless sustained as a passenger (not as a pilot, operator or a member of the crew).

**Note:** State specials may apply. Please refer to the state specific outline for details.



Guaranteed ADvantage  
Accidental Death Insurance underwritten by:  
**MUTUAL OF OMAHA INSURANCE COMPANY**  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)