



Mutual of Omaha Living Promise

1. Living Promise is/is not (circle one) available on e-app.
2. The level benefit plan is available for issue ages _____ to _____.
3. Level benefit means the death benefit is level from day _____.
4. What two riders are available on the level death benefit plan? _____ & _____.
5. The graded benefit plan is available for issue ages _____ to _____.
6. Face amounts for the Graded benefit plan are from \$ _____ to \$ _____.
7. For the graded benefit plan, the death benefit paid for non-accidental death in the first two policy years is _____.
8. For the graded benefit plan, full death benefit is paid in the first two policy years for _____ death.
9. Under the Accelerated Death Benefit rider, the insured may elect to receive an accelerated benefit for either _____ or _____.
10. Under the Accelerated Death Benefit rider, the insured may elect to receive an accelerated benefit if they've been confined to a nursing home for _____ consecutive days or more & is expected to remain confined for the rest of their life.
11. The client's height/weight can/cannot (circle one) affect their eligibility.
12. In the underwriting process, phone interviews are _____.
13. Any "yes" answer in Part One of the application _____ the client for any coverage.
14. Any "yes" answer in Part Two of the application makes the client eligible for the _____ benefit plan.
15. If the client answers "no" to all questions in Part One & Two of the application, they are eligible for the _____ benefit plan.





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Answer Guide:

1. is (except for MT)
2. 45, 85
3. one
4. Accelerated Death Benefit, Accidental Death Benefit
5. 45, 80
6. 2000, 20000
7. Return of premium + 10% interest
8. accidental
9. terminal illness, nursing home confinement
10. 90
11. can
12. random
13. disqualifies
14. graded
15. level

