# The CLOSING CONCEPT

Advanced Guidance for Complex Sales Strategies

## It's Not Too Late: Helping a Client Who'd Counted Herself Out

Plenty of clients talk themselves out of coverage before a producer ever runs a quote, sure they won't qualify or that the price will be out of reach. Here's how one producer helped a client move past "I probably waited too long" and put protection in place for the person she cared about most.

### The Client's Problem: Uncertainty and Assumptions

This client was a busy 57-year-old nurse in Tulsa, Oklahoma, who was widowed with one adult daughter and about $210,000 remaining on her mortgage. She had talked with a producer a couple of times over the past few years about getting permanent life insurance in place and intended to get a policy, but life got in the way. A recent hospital stay tied to a mild heart issue had shaken her confidence, and even though she wanted to avoid leaving behind stress and debt for her daughter, she convinced herself she had waited too long.

### The Opportunity: Focus on What's Still Possible

The producer reached out to check in and ask whether the client was still considering life insurance. In that conversation, the client shared that she worried the permanent policy she once had in mind would now be too expensive, or no longer possible, because of her recent hospital stay. She wished she had acted sooner.

Rather than letting that assumption end the discussion, the producer helped her see that while her options might look different than they would have a year or two earlier, it did not mean coverage was out of reach.

### The Solution: Protection in Place, Before the Window Closed

Rather than start a long underwriting process and risk losing the client to uncertainty or her demanding schedule, the producer recommended Term Life Express®, a straightforward policy built for speed. The fit worked on every front:

- A $250,000 20-year term policy that lined up with her mortgage schedule, providing protection during the years she felt coverage was most important.
- A convenient application that allowed her to meet and sign remotely, so she didn't have to take time off from work.
- An affordable payment she felt good about.

It turned out it wasn't too late at all. She simply needed a partner to show her a realistic option, keep the process simple and help her act when she was finally ready. With coverage in place for the duration of her mortgage and several years into her retirement, the client worried less about leaving a financial mess behind for her daughter.

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## Why Mutual of Omaha: Speed That Keeps the Momentum Going

Speed mattered here. Term Life Express is designed to move, with a simpler underwriting path, faster decisions and a fully remote process that worked around her nursing schedule and avoided unnecessary complexity. Where other carriers wanted full underwriting or came back with far less coverage, Mutual of Omaha kept things moving.



## Producer Pro-Tip: Don't Assume It's Too Late

Many clients believe their age or health history has significantly limited their life insurance options. While their choices may look different than they once would have, opportunities to protect loved ones may still exist. Instead of focusing on what has changed, focus on what the client still wants to accomplish. When they understand that a solution may still be available, they're often more willing to take the next step.

### To learn more about this concept contact your Mutual of Omaha Sales Director.

Contact your dedicated Mutual of Omaha Sales Support Team for any pre-sale inquiries at 800-693-6083 or email at sales.support@mutualofomaha.com.

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