



The CLOSING CONCEPT

Advanced Guidance for Complex Sales Strategies

Single Mom. Trusted Company. Confidence in the Future.

Learn how Mutual of Omaha product enhancements and historical reliability can play an important role in this edition of the Closing Concept.



The Client's Problem: Partial Coverage, Partial Comfort

The client is a 42-year-old single mother of two, ages 10 and 13, doing everything she can to keep life moving forward. She had an income of about \$68,000 and a mortgage of just over \$200,000. Savings were limited, and she was the only one supporting her family.

She already had a \$300,000 Indexed Universal Life Express™ (IULE) policy in place, which helped provide some peace of mind for her and her children. It was an important step to take, but the advisor later learned through following up that there was more work to be done.



The Opportunity: In-Force Review Uncovers Clarity and Inspires Action

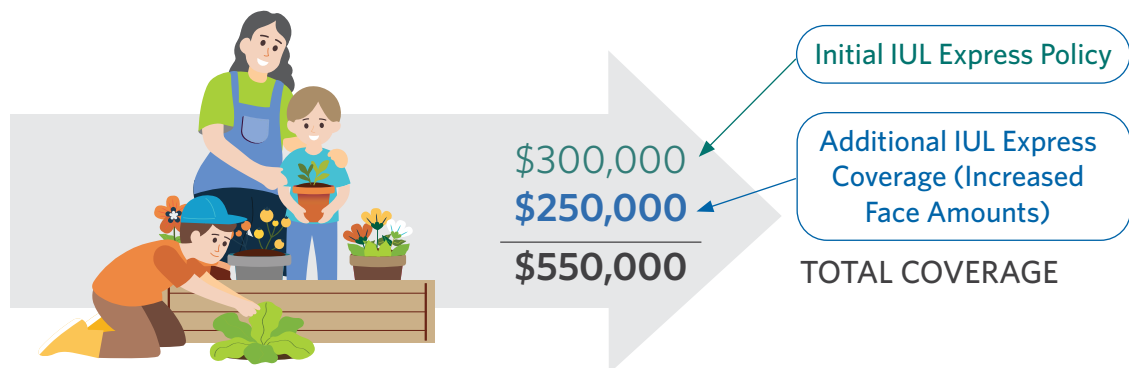
About a year later during an in-force review, the advisor called her to check in. After a pause, she said that she still worries about her kids if something happens to her.

The advisor went back out to the same kitchen table. The kids were a little older, but the numbers told the same story. When everything was laid out clearly — mortgage payoff, income protection and time for the kids to grow up — it became evident that she needed more coverage to truly feel confident in the plan.



The Solution: Leveraging Face Amount Increase

The flexibility of IUL Express and the recently increased face amounts made a big difference here. Together they decided to add \$250,000 of coverage, bringing her total protection to \$550,000, enough to pay off the house, replace income and give her kids stability if the unthinkable happened.



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Why Mutual of Omaha: Flexibility and Trust

This plan worked because it paired the flexibility of IUL Express with something just as essential: confidence. Mutual of Omaha's strong reputation gives clients reassurance that their coverage will be there years, even decades from now.

With Mutual of Omaha, advisors have the credibility and trust to reassess, adjust coverage and help clients move from *some protection* to the *right protection*.



Producer Pro-Tip: Deepen Relationships With Existing Clients

Your experience and knowledge get the ball rolling, and Mutual of Omaha's track record of stability builds trust and continuity with clients.

Check in and reassure clients that coverage can evolve as needed:

"You're doing everything you can for your kids. Let's make sure the plan truly supports that."

Then reinforce trust at the decision point:

"This isn't just about more coverage, it's about who you're trusting to keep this promise over time."

Clients don't just buy policies, they buy confidence. Use Mutual of Omaha's name, history and reliability to help clients complete the plan, not just start it.

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 1-800-693-6083 or email at sales.support@mutualofomaha.com.

