

# Simplified Issue Product Updates



We are excited to announce maximum issue age increases to both our IUL Express and Term Life Express Non-ROP (10T) products that will be effective March 1, 2023! These enhancements will position our Simplified Issue product options to be available in more sales scenarios and will serve a wider range of clients. Below are some of the key updates you will need to know:

## **IUL Express:**

- Maximum issue ages for both Tobacco and Non-Tobacco ratings will increase to age 75
  - Currently Non-Tobacco is age 70 and Tobacco is age 65
- Maximum face amount for ages 71-75 will remain \$150,000

## **Term Life Express Non-ROP (10T):**

- Maximum issue age for Non-Tobacco\* will increase to age 75
  - \*Please note there is no Tobacco rating available for this product
- Maximum face amount for ages 71-75 will remain \$150,000

## **Transition Rules:**

- Applications must be signed, and submitted with a March 1, 2023 date or after, to be eligible to apply with these increased ages.
- If your client would like to change products, applying for IUL Express or Term Life Express (10T non ROP) at these new ages will require a withdraw of the pending application, or a replacement of an issued policy.

Learn more about our entire portfolio of Simplified Issue products  
at [mutualofomaha.com/simple](https://mutualofomaha.com/simple).

We thank you for your commitment to Mutual of Omaha, and we look forward  
to your continued partnership!



**Michael Sladek**

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