

Having affordable Life Insurance coverage for you and your family can be one of the most important parts of your financial plan, especially in these uncertain times. That being said making the process of obtaining Life Insurance should be quick, easy, and affordable.

We at the Warner Financial Group understand the need for making coverage both affordable and the process simple. With Mutual of Omaha's Term Life Express get the coverage you need without a Medical Exam, premiums that are affordable and additional no cost options such as Return of Premium and Living Benefits such as both Critical and Chronic Illness coverage! An example of how this coverage works is highlighted below:

Here's an example of John's Story Five years after purchasing a \$100,000 Term Life Express Non-ROP policy, John Smith was diagnosed with lung cancer. He needs money to help pay his daily finances and medical expenses while he is seeking treatment. John's policy has a \$100,000 face amount, and we allow an acceleration of up to 80 percent of the face amount. John decides to use his Living Benefit on his policy and completes the claim for the acceleration and submits it to United of Omaha. The medical directors on staff at United of Omaha will review the acceleration request and medical records of the insured to determine John's life expectancy. In the examples provided, John's requested accelerated benefit amount will be reduced based on his life expectancy (based on his illness). There is also an administration fee of \$100 applied to all accelerations. Should John decide to take the benefit offered, the face amount will be reduced by the amount requested.

This is just one example of how this coverage works and how you can get more benefits from your Life Insurance Protection. Coverage has never been more important then in todays world take the time to learn about your options and contact us at 1-888-219-0067