

ACCIDENTAL  
DEATH  
INSURANCE



# GUARANTEED PROTECTION

Guaranteed ADvantage<sup>SM</sup> Accidental Death Insurance



Underwritten by  
Mutual of Omaha Insurance Company



## Accidents Happen. Protect Your Family.

- A preventable-injury related death occurs every two minutes in the United States\*
- The odds of dying in a motor-vehicle crash are 1 in 93\*\*
- There were 5,190 fatal work injuries recorded in the United States in 2021\*\*\*



\*National Safety Council

\*\*National Safety Council: <https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/odds-of-dying/>

\*\*\*<https://www.bls.gov/news.release/pdf/cfoi.pdf#:~:text=There%20were%205%2C190%20fatal%20work%20injuries%20recorded%20in,reported%20today.%20%28See%20chart%201%20and%20table%201.%29>

# Prepare for the Unexpected.

You already do so many things to help protect your family. Now may be the right time to continue that protection with a Guaranteed ADvantage Accidental Death Insurance policy from Mutual of Omaha Insurance Company (Mutual of Omaha).

This insurance covers you in case of death resulting from an accident. Guaranteed ADvantage Accidental Death Insurance is affordable coverage with an easy application process. There are no health questions. No medical exams. No occupation restrictions. Since Guaranteed ADvantage is guaranteed coverage, you cannot be turned down.

In addition, Guaranteed ADvantage may be extended to provide additional coverage for your spouse and/or dependent children.

## Quick Highlights:

- Face amount from \$50,00 to \$500,000
- Issue ages 18-70
- With the election of family coverage, the spouse's death benefit pays at 100 percent of the primary insured's death benefit, and dependent children at 20 percent of the primary insured's death benefit
- Covers death sustained from any accident, work-related or non-work-related
- The Auto/Pedestrian benefit pays an additional 50 percent of the death benefit if the insured is killed while driving or riding in a private automobile or if struck by an automobile on a public street or highway (Not available in NY)
- A Return of Premium (ROP) rider is available for ages 18-50 and pays a percentage of the premiums paid on the insurance policy at time of cancellation (ROP Rider is not available in AR, CT, GA, NY, PA and VA.)
- Pays double the death benefit if death results from an accident while riding as a fare-paying passenger on a common carrier such as a boat, bus or airplane
- Insurance policy is guaranteed renewable to age 80 as long as premiums are paid

## A Solution that May Fit Comfortably Within Your Budget.

Guaranteed ADvantage Accidental Death Insurance from Mutual of Omaha may fit in your budget and help you provide you and your family with the security of knowing that money will be available to help pay expenses if you die in an accident.

**For example:** A 35-year-old male needing \$50,000 in coverage would have a monthly premium of just \$10.29.\*

\*Premiums will vary based on base plans, provisions, features and riders chosen..

## Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.



[MutualofOmaha.com](http://MutualofOmaha.com)

Insurance underwritten by:  
Mutual of Omaha Insurance Company  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175  
1-800-775-6000

**This is a solicitation of insurance. By responding, you are requesting to have a licensed agent\* contact you to provide additional information.**

Accidental Death Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form 50AD-23949 or state equivalent (in FL, 50AD-23954; in ID, 50AD-23991; in NC, 50AD-23955; in NY, 50AD-26072; in OK, 50AD-23972; in OR, 50AD-23987; in PA, 50AD-23965; in TX, 50AD-23952; in WA, 50AD-23979) Rider form ONA3M. These policies contain exclusions and limitations. Product features and benefits may not be available in all states. Contact your licensed Mutual of Omaha Insurance Agent\* for costs and complete details.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

\*In OR and WA: producer.

Insurance products are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer.