



Case Study

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Situation

- 52-year-old male looking to replace \$3M of guaranteed coverage to age 120 while only doing a 10-Pay
- For the replacement to make sense, the client needs a STD medical rating. Client's only medical issue is his build of 6'3/304 lbs.

Solution

- MOO Liberal Build Chart for Standard Rates
- MOO Guaranteed Universal Life Complete

Results

- Mutual of Omaha's build chart is roughly 5-7% more liberal, depending on the height, than Non-AIN core carriers at STD rates. At this height/weight they were at least 5% more liberal than:
 - Banner, Genworth, Hartford, North American, Principal
- \$60,000 of target premium was placed with MOO.