The CLOSING CONCEPT

Advanced Guidance for Complex Sales Strategies

Keeping a Promise and Protecting the Future

For many people, life insurance is easy to delay. But life doesn't wait. The need for protection isn't a question of ***if*** — it's ***when***. And when real life happens, having coverage in place can make all the difference for the people who rely on you the most.

The Client's Problem: A Responsibility He Didn't Plan For

The client, a 68-year-old retired union electrician, never expected to be raising children again. But after a tragic accident, he became the primary caregiver for his two grandchildren.

Living on a fixed income from his pension and Social Security, he was doing his best to provide stability. Though the budget was tight with two growing kids in the house, he was making it work. But one thing was missing: he had no life insurance in place.

At first, the conversation was focused on final expenses because the client had limited savings and wanted to make sure his funeral costs wouldn't become a burden.

The Opportunity: A Conversation That Became Personal

What started as a straightforward final expense discussion became something deeper. The client shared his perspective on loss, what it's like when families are left unprepared and how difficult it can be for children when there's no financial support in place. He spoke openly about how he struggled to pay his daughter and son-in-law's final bills after the accident and how he wished they had secured their own life insurance. He didn't want to cause the same financial uncertainty when he passed, and he couldn't bear the thought of making his grandkids' lives harder if he didn't leave enough funds to cover his funeral and final expenses.

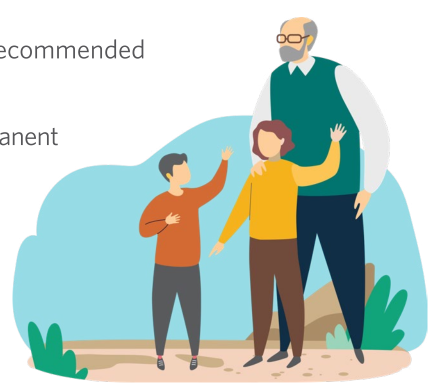
In that moment, the role of life insurance became about protecting a family from going through the same financial hardship twice.

The Solution: Simple Coverage, Lasting Protection

To meet the client's needs while sticking to his limited budget, the producer recommended **Living Promise® Whole Life**, providing **$35,000 of permanent coverage.**

The solution worked because it was built around what he needed the most: permanent protection that would be there when it was needed, predictable payments that fit within his fixed income and a simple process with fast approval so he could focus on his family, not extra exams and complicated applications.

The application was completed right at the kitchen table, with the grandchildren playing nearby. He was relieved to know that his final expenses would be covered by this small, but important, financial cushion.



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Mutual of Omaha

Why Mutual of Omaha: Supporting Real-Life Needs

Mutual of Omaha understands that life insurance decisions often happen in real circumstances, not perfect conditions. With solutions like Living Promise, clients can access coverage that is designed to be simple, accessible and dependable, especially when finances or health history might otherwise feel like obstacles.

It's about meeting clients where they are and guiding them toward the best solution for their unique situation.

Producer Pro-Tip: When the Need Is Personal, Make the Solution Simple

The need for protection will come. It's only a matter of when. When clients share personal experiences, listen closely because those moments often reveal the real reason they're ready to act.

Keep the process simple so they can follow through on the promises they want to keep.

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.