GOOD NEWS FOR 2022:

LIVING PROMISE GRADED BENEFIT PLAN REPRICE

Effective **January 1, 2022**, we will be decreasing rates in many of our Living Promise Graded Benefit Plan rate cells. We're able to make this decrease while maintaining the key product features that are the cornerstone of our Living Promise Final Expense product.

Living Promise continues to stand out among its competitors. Graded Benefit Plan rate decreases will be primarily focused on females aged 58 to 78, with additional decreases for males aged 52 to 55. We will continue to offer the same affordable coverage and competitive product features you have come to expect from our final expense products.

Here are a few more important things to know about the update:

- This change only impacts Graded Benefit Plans — not Level Benefit Plans
- The changes will be a mix of increases and decreases. All quoting software will be updated with the new rates effective January 1, 2022
- Transition Rules: Applications signed prior to January 1, 2022 will receive the old rates. Applications signed on January 1, 2022 or after, will receive the new rates.

About Living Promise

Living Promise remains an affordable protection option for your final expense clients. It helps cover outstanding medical bills, unexpected expenses or debt that your clients may leave behind.

Other key features of Living Promise include:

- Coverage is guaranteed up to age 100 as long as premium is paid
- Simplified underwriting
- Easy application process — including automated underwriting

To learn even more about Living Promise, visit MutualofOmaha.com/simple.

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