**Best Buy-Sell Term Policy in the Industry**

Male 55 needs $1,000,000 15-year term policy for a buy sell

* $2,622 Premium: Banner Life 15-Year Term (Preferred NS). Lowest cost product available
* $3,022 Premium: United of Omaha 15-Year Term (Preferred NS)

If you want to provide value to your clients you should not be recommending the Banner Term policy. Banner only offers one product to convert to and it’s 30% to 40% more expensive than other term conversion products in the industry.

United of Omaha allows you to convert to any product they have available through age 75. You will not find a better conversion option in the industry. Many carriers offer a good product to convert to for the first 5-10 years but after that, you often get a “product to be named later” or the most expensive product the carrier offers.

The vast majority of clients funding a buy sell with life insurance do not buy disability income or disability buy out insurance. With the United of Omaha term product, you have another level of protection for your business owner clients. Many people who would qualify for a disability claim would also qualify for a Chronic Illness claim.

If your business owner client cannot do two out of six activities of daily living (2 out of 6 ADL’s) you can convert the client’s preferred $1,000,000 United of Omaha term policy into two $500,000 Guaranteed UL policies with a Chronic Illness rider **without underwriting**. This conversion and subsequent Chronic Illness claim would allow the client to collect $800,000 (80% of the face amount up to 500k per policy in CA).

Male 60 (5 years later) United of Omaha Term Conversion to GUL

$9,410 level pay premium x 2 policies (18,820 total premium) Guaranteed to Age 100, (1mm total DB)

Your client has a lot of flexibility owning two 500k United of Omaha GUL policies. The product offers a guaranteed refund feature. Your client can get 50% of his premiums back in year 15 and 100% of his premiums back years 21-25.

At age 80, the client could get a $188,200 refund from one of his 500k policies, use $78,341 to pay off the second 500k policy (eliminating his premium payments) and pocket the remaining $109,859.

The best part, it’s all guaranteed.