

*Complete sales ideas—from start to finish*

**The Idea:** **Distribute Your Estate Equitably**

**The Need:** A goal of many estate plans is to pass along assets equally to children. While this is almost always possible, it may not always be practical. Some situations make it extremely difficult to divide the estate:

- What if the estate owns a business and not all the children are able, or desire to, own and operate it?
- What if there is a residence, but only one child would like to live there?

Sometimes, assets can't be divided to match the estate plan. What do you do?

- Use With:**
- Families with multiple children
  - Estates with larger non-liquid assets

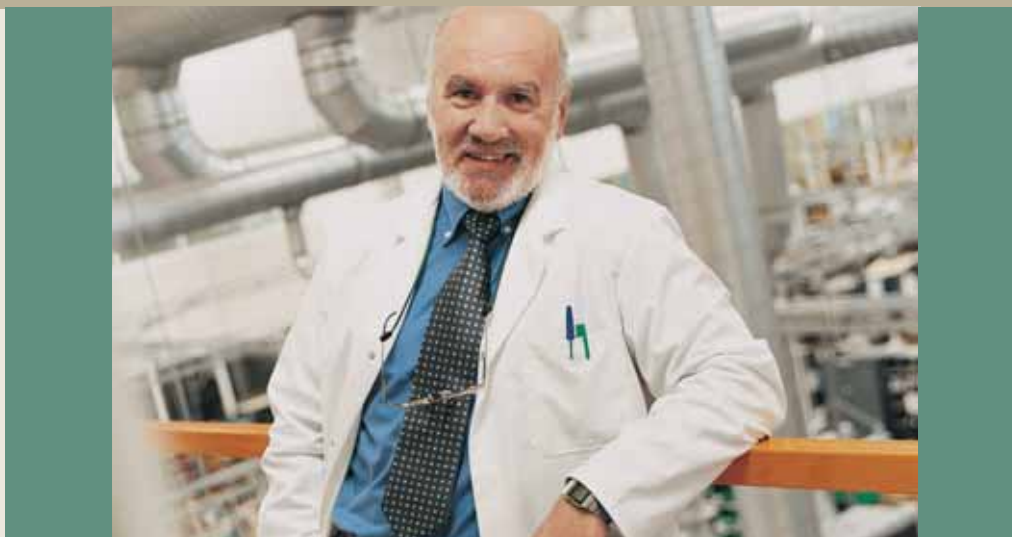
**Solution:** **GUL Complete**

- Leverages premium dollars for maximum death benefit
- Age Last Birthday advantage
- Premium payment period can be designed to match client's situation
- Guaranteed coverage available up to age 120

**How to Present to Client:**

Start the discussion with clients or prospects using [this customizable consumer flyer](#). It can be e-mailed, or it can be printed for face-to-face meetings.

To get contracted with Mutual of Omaha or if you have questions, call **1-877-888-0166**



*I have three children and I want them to share my assets equally.*

## **I Figured Out How to Make Life Insurance Part of My Estate Planning.**

I've worked hard to build my business and I'm very proud of it. It was one of the happiest moments of my life when my youngest child decided to come to work with me. I want to teach her everything I know and already she's learning fast. She has a real talent for the work and someday she'll take over for me.

I have two other children that I love just as much. They have other dreams for their lives but I want to pass along something to them as well, something that would be of a comparable value to my business.

My agent showed me how I could do this using a universal life insurance plan.

My youngest will inherit the business, which I had professionally valuated, and my other two children will be the beneficiaries of my life insurance plan – they each will receive an amount equal to the value of my business.

***Talk to me, I can show you how.***

**Agent's Name**

**Agent's Address**

**Agent's City, State, ZIP**

**Agent's Phone Number**

**Agent's E-mail Address**

## **UNITED OF OMAHA LIFE INSURANCE COMPANY COMPANION LIFE INSURANCE COMPANY**

MUTUAL of OMAHA AFFILIATES

*Each company is responsible for its own financial and contractual obligations.*

### **This is used for the solicitation of insurance.**

By replying to this you are requesting to have an insurance agent contact you by telephone to provide additional information. We do not offer legal advice. Please consult with your legal or tax professional before taking action based on this information.

Product base plan, provisions, features and riders may not be available in all states and may vary by state.

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