

Accident Protection That Has Your Back—For Life

Even if you're protected by the military... you're not covered *everywhere*.

Why You Still Need Accident Coverage After TSGLI/SGLI

You already know military plans are strong—but they have limits:

- **TSGLI covers traumatic injuries**, not accidental death.
 - **No coverage for your spouse or kids** unless they apply separately.
 - **Coverage ends after service**—unless you convert to expensive VGLI.
 - **No payout for minor injuries or everyday risks.**
 - **No Return of Premium.** If you never claim, your money is gone.
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Guaranteed ADvantage from Mutual of Omaha

A civilian accident plan that fills in the gaps:

- ✓ **\$50,000 – \$500,000 in accidental death protection**
 - ✓ **Guaranteed issue** – No medical exams, no health questions
 - ✓ **24/7 coverage** – Home or abroad, on-duty or off
 - ✓ **Add your spouse and kids** easily
 - ✓ **Common Carrier Double Payout** – Plane, train, bus? You're covered
 - ✓ **Auto-Pedestrian Bonus** – Get 25% more if struck while walking
 - ✓ **Return of Premium Rider** – Get **100% of your money back** if no claim is filed after 30 years (ages 18–50)
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See the Value Side-by-Side:

Benefit	Military Plan (TSGLI/SGLI)	Mutual of Omaha Plan
Injuries Covered	Major trauma only	Death only
Family Coverage Included	✗	✓ Spouse & children
Covered After Leaving Military	Only with VGLI (\$\$\$)	✓
Double Payout for Public Travel	✗	✓
Minor Accidents (ER, Pedestrian)	✗	✓
Return of Premium (30 years)	✗	✓ (optional rider)

Smart Protection Strategy

"You're trained to defend against all threats—don't leave your family vulnerable to life's most common one: an unexpected accident."

One plan can supplement your military benefits and protect your loved ones long after your last deployment.

Peace of Mind for the Whole Family

- ✓ Military support ends when service does.
 - ✓ This plan **keeps going**, protects **everyone** you love, and can **pay you back** if you never file a claim.
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Ready to Lock in Lifetime Security?

Call Shea Dickens at 706-289-9627 or schedule a meeting at <https://calendly.com/shea4insurance/30min>.

This is protection your family will thank you for.