

DID YOU KNOW?

Your home may be the greatest financial investment you make during your lifetime. It's also a place where family memories are made. Shouldn't safeguarding your home be a central part of your family's planning?

Consider that the true cost of your home is much more than the face amount of its mortgage. Typically, with principal and interest, a 30-year mortgage will cost more than twice the amount of the original loan.

With today's medical advances and increased life expectancies, you do have a good chance of living a long life. The chart below indicates how likely you are to survive the given term periods. A policy with the partial return of premium option can offer you the coverage needed to protect your family – plus, it provides the added benefit of returning premiums to you if you do survive the term period selected.

Issue Age	Probability of Surviving ¹		
	15 years	20 years	30 years
30	98%	96%	90%
35	97%	94%	85%
40	95%	91%	77%
45	92%	86%	66%
50	88%	79%	50%

Yet, the unexpected can happen. Unfortunately, many families lose their homes each year due to death, disability, illness or unemployment.

Term Life Express and Term Life Complete can help protect your home and your family's lifestyle.

¹Based on the 2001 Commissioners Standard Ordinary Mortality Table (most recent available).

Underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com



Mutual of Omaha

UNITED OF OMAHA LIFE INSURANCE COMPANY

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TERM LIFE **EXPRESS**
15, 20, 30

TERM LIFE **COMPLETE**
15, 20, 30

INSURANCE TO HELP PROTECT YOUR HOME AND LIFESTYLE



Mutual of Omaha

POLICY EXCLUSIONS

The policy's face amount will not be paid if death results from suicide, while sane or insane, within two years of the date of issue (in CO, MO, and ND, within one year). Instead, United of Omaha will pay the sum of premiums paid since issue. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

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

Policy forms:

TERM LIFE EXPRESS 15, 20, 30

Full Guarantee

- 15-year level term: B630LNA07P, or state equivalent. In LA, B690LLA07P. In NC, B762LNC07P. In OK, B832LOK07P. In OR, B842LOR07P. In PA, B852LPA07P. In TX, B892LTX07P.
- 20-year level term: B628LNA07P, or state equivalent. In LA, B688LLA07P. In NC, B760LNC07P. In OK, B830LOK07P. In OR, B840LOR07P. In PA, B850LPA07P. In TX, B890LTX07P.
- 20-year level term with return of premium: B629LNA07P, or state equivalent. In LA, B689LLA07P. In NC, B761LNC07P. In OK, B831LOK07P. In OR, B841LOR07P. In TX, B891LTX07P.
- 30-year level term: B634LNA07P, or state equivalent. In LA, B694LLA07P. In NC, B766LNC07P. In OK, B836LOK07P. In OR, B846LOR07P. In PA, B856LPA07P. In TX, B896LTX07P.
- 30-year level term with return of premium: B635LNA07P, or state equivalent. In LA, B695LLA07P. In NC, B767LNC07P. In OK, B837LOK07P. In OR, B847LOR07P. In TX, B897LTX07P.

Five-Year Guarantee

- 20-year level term: B626LNA07P, or state equivalent. In LA, B686LLA07P. In NC, B758LNC07P. In OK, B828LOK07P. In OR, B838LOR07P. In PA, B848LPA07P. In TX, B888LTX07P.
- 30-year level term: B632LNA07P, or state equivalent. In LA, B692LLA07P. In NC, B764LNC07P. In OK, B834LOK07P. In OR, B844LOR07P. In PA, B854LPA07P. In TX, B894LTX07P.

TERM LIFE COMPLETE 15, 20, 30

Full Guarantee

- 15-year level term: C087LNC08P, or state equivalent. In LA, C170LLA08P. In NC, C230LNC08P. In OK, C300LOK08P. In OR, C310LOR08P. In TX, C360LTX08P. In PA, C320LPA08P.
- 20-year level term: C091LNA08P, or state equivalent. In LA, C174LLA08P. In NC, C234LNC08P. In OK, C304LOK08P. In OR, C314LOR08P. In TX, C364LTX08P. In PA, C324LPA08P.
- 20-year level term with return of premium: C092LNA08P, or state equivalent. In LA, C175LLA08P. In NC, C235LNC08P. In OK, C305LOK08P. In TX, C365LTX08P.
- 30-year level term: C095LNA08P, or state equivalent. In LA, C178LLA08P. In NC, C238LNC08P. In OK, C308LOK08P. In OR, C318LOR08P. In TX, C368LTX08P. In PA, C328LPA08P.
- 30-year level term with return of premium: C096LNA08P, or state equivalent. In LA, C179LLA08P. In NC, C239LNC08P. In OK, C309LOK08P. In TX, C369LTX08P.

Five-Year Guarantee

- 20-year level term: C089LNA08P, or state equivalent. In LA, C172LLA08P. In NC, C232LNC08P. In OK, C302LOK08P. In OR, C312LOR08P. In TX, C362LTX08P. In PA, C322LPA08P.
- 30-year level term: C093LNA08P, or state equivalent. In LA, C176LLA08P. In NC, C236LNC08P. In OK, C306LOK08P. In OR, C316LOR08P. In TX, C366LTX08P. In PA, C326LPA08P.



MUTUAL OF OMAHA'S
WILD KINGDOM
on Animal Planet



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“YOU HAVE A FAMILY, YOU HAVE A HOME, YOU WANT TO PROTECT IT ALL.”



YOU’VE WORKED HARD TO ESTABLISH A COMFORTABLE HOME AND LIFESTYLE FOR YOUR FAMILY. SO WHY NOT PROTECT IT? TERM LIFE INSURANCE FROM UNITED OF OMAHA LIFE INSURANCE COMPANY CAN HELP GIVE YOU AND YOUR FAMILY PEACE OF MIND IN KNOWING THAT MONEY WILL BE AVAILABLE:

- to help pay off the mortgage if you die
- to assist with the mortgage payments if you suffer a disability

Term life insurance is an affordable way to help protect the home and life you’ve built for your family.

WHICH TERM LIFE INSURANCE IS RIGHT FOR YOU?

United of Omaha offers Term Life Express and Term Life Complete. Both pay proceeds directly to the beneficiary and offer similar riders/provisions and options; differences are the underwriting requirements and face amounts.

TERM LIFE EXPRESS 15, 20, 30

This product offers face amounts ranging between \$50,000 - \$400,000 and simplified underwriting that doesn’t require a lengthy health inquiry. Because the underwriting process is simple, approval is fast and you can receive your policy within a couple of weeks. If you want coverage quickly, Term Life Express may be the right choice.

TERM LIFE COMPLETE 15, 20, 30

This product offers face amounts of \$100,000 and above for non return-of-premium products and \$250,000 and above for return-of-premium products with full underwriting. Approval takes longer because more information is needed for underwriting. However, if you desire more coverage at an affordable rate, Term Life Complete may be what you need.

CHOICES TO MAKE

No matter which product you prefer, you will need to decide on certain features to build your base policy. Your agent can help you understand what’s available to you.

- **LEVEL DEATH BENEFITS** are available in term periods of 15, 20 and 30 years. You choose a policy with premiums either guaranteed for the level period or for the first five years.
- **PARTIAL RETURN OF PREMIUM** refunds all available premiums paid at the end of your level policy term (the policy must be surrendered). Even if you cancel your policy before the end of the policy term, you may be able to receive a partial refund. If you want the option to get your money back, this feature may be for you.

YOU’LL GET THESE VALUABLE FEATURES:

- **ACCELERATED DEATH BENEFIT RIDER** (Form: 2670L-1203, or state equivalent. In OR, 2701L-1203. In PA, 2684L-1203. In TX, 2685L-1203.) Pays 92 percent of the death benefit in a lump-sum if you provide evidence that your life expectancy is 24 months or less. Once the benefit

is paid out, the policy will be terminated. In IN, OR and WA, lump sum is 94 percent. In FL, the life expectancy is 12 months or less and the lump sum is 94 percent.

- **RESIDENTIAL DAMAGE RIDER** (Form: A735LNA06R, or state equivalent) If your primary residence sustains \$25,000 or more of damage, the premium of the base policy and all riders are waived for one six-month period.
- **WAIVER OF PREMIUM FOR UNEMPLOYMENT PROVISION** In the event of qualifying unemployment, United of Omaha waives the premium for the base plan and all riders for one six-month period.
- **COMMON CARRIER DEATH BENEFIT PROVISION** If you should die in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train or bus), this rider provides an additional death benefit equal to 100 percent of the original face amount or \$250,000, whichever is less.

And, you can customize your policy by deciding whether or not you’d like to purchase one or all of the following riders. Your agent can provide details.

- **DISABILITY INCOME RIDER** (Not available on ROP Products) (Form: 2668L-1203, or state equivalent. In NC, 2698L-1203. In OK, 2706L-1203. In PA, 2699L-1203. In TX, 2715L-1203.)
- **DISABILITY WAIVER OF PREMIUM RIDER** (Form: 2669L-1203, or state equivalent. In NC, 2697L-1203. In OK, 2707L-1203. In PA, 2700L-1203.)
- **ACCIDENTAL DEATH BENEFIT** Form: 2143L-0989, or state equivalent. In PA, 2167L-0989.)
- **DEPENDENT CHILDREN’S COVERAGE** (Form: A981LNA06R, or state equivalent.)



HELP GIVE YOUR FAMILY PEACE OF MIND.

You have a family. You have a home. Term life insurance from United of Omaha Life Insurance Company can help you protect it all.