

Term Life Answers®

Providing answers for life's needs.

PLAN HIGHLIGHTS

TERM PERIODS

10, 15, 20 and 30 years

ISSUE AGES BASED ON AGE LAST BIRTHDAY

Term	Nat'l N.T.	Nat'l T.	MD N.T.	MD T.	WA N.T./T.
10-Year	18-80	18-75	18-80	18-75	18-70
15-Year	18-74	18-70	18-74	18-70	18-65
20-Year	18-68	18-65	18-67	18-65	18-60
30-Year	18-55	18-50	18-54	18-49	18-50

(NT = Nontobacco and T = Tobacco)

FACE AMOUNTS

10, 15, 20 and 30 Year Term Periods

\$100,000-\$249,999

\$250,000-\$499,999

\$500,000-\$999,999

\$1,000,000 and above

UNDERWRITING CLASSES

Preferred Plus Nontobacco

Preferred Nontobacco

Preferred Tobacco

Standard Plus Nontobacco

Standard Nontobacco

Standard Tobacco

TABLE RATES

Tables 1 (A) to 16 (P)

TABLE RATE-UP PERCENTAGE

25 percent per table

PREMIUM MODES (MODAL FACTORS)

Annual (1.00)

Semiannual (.52)

Quarterly (.265)

Monthly BSP (.086)

POLICY FEE

\$62.50 per year

RIDERS*

Accelerated Death Benefit for Terminal Illness Rider

(included in the policy)

(ICC13L098R, or state equivalent. In TX, ICC13L098R.)

This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The requested benefit amount may not exceed the lesser of \$1,000,000 or 80 percent of the current death benefit.

Waiver of Premium for Unemployment Rider

(included in the policy)

(Form: D185LNA10R or state equivalent.)

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state or federal unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver.

Accidental Death Benefit Rider

(2143L-0989, or state equivalent.)

Available for clients ages 18-60 for an additional cost. This rider provides for an additional death benefit amount in the event of accidental death. The minimum rider amount is \$10,000 and the maximum rider amount is \$100,000 for ages 18-25 and \$250,000 (or the policy face amount whichever is less) for ages 26-60.

Dependent Children's Rider

(2069L-0189, or state equivalent.)

The minimum face amount of the rider is \$1,000 up to a maximum of \$10,000. Insured's ages 18-55 may purchase this rider for their dependent children ages 15 days through 20 years. The premium covers all current and future unmarried dependent children. This rider may convert to a permanent insurance policy without evidence of insurability before the child's 23rd birthday or the insured's age of 65, whichever is earlier.

Other Insured Rider

(TLA 10, 15, 20 - ICC16L150R or state equivalent; TLA 30 – ICC16L151R or state equivalent.)

This term life insurance rider provides coverage for an Other Insured, which is any one person other than the Primary Insured. The premium, term duration and issue limits are the same as the Term Life policy based on the age and face amount of the Other Insured, but with no additional policy fee. Full underwriting is required.

Disability Waiver of Premium Rider

(2669L-1203, or state equivalent.)

This rider provides that if the Insured becomes disabled for six months or more, the premium for the base policy and all riders will be waived after the six-month period for as long as the disability continues.

CONVERSIONS*

Term Life Answers may be converted to a permanent life policy that is made available for conversions at the time. The following conversion periods apply to newly issued Term Life Answers policies.

Product	Convertibility
10-Year	- For issue ages 18-72: Allowed until the earlier of 10 years or age 75 - For issue ages 73+: Allowed during the first 2 policy years only
15-Year	Allowed until the earlier of 15 years or age 75
20-Year	Allowed until the earlier of 20 years or age 75
30-Year	Allowed only during the first 20 policy years

**Subject to state approval*

Underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

PREMIUMS

The premiums are guaranteed not to increase for the duration of the term period.

RENEWABILITY

The policy may be renewed annually in the year following the term period, and thereafter, to age 95, without evidence of insurability.

RE-ENTRY

The policyowner may re-apply for a new policy of the same type, with evidence of insurability before or at the product maximum issue age. (See maximum issue ages in chart above).

POLICY EXCLUSIONS

The policy's face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years of the date of issue (in CO, MO or ND, within one year). Instead, we 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.

ADDITIONAL INFORMATION

■ Any premium paid for the period beyond the policy month in which the Insured dies will be paid to the beneficiary as part of the death benefit. The refund will not include premiums waived under a Waiver of Premium Rider.

■ Your policy includes a free-look provision. If you are not satisfied with your policy, return it to us or to your United of Omaha representative within the free-look period. The premium paid will be refunded, and your policy will be canceled as of the date any insurance became effective.

Base plan riders and product features may not be available in all states.

Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. The bank may not condition an extension of credit on your purchase of an insurance product or annuity through the bank or any of its affiliates. You are free to purchase the insurance product or annuity from another source.

Policy Forms: Term Life Answers 10, 15, 20 – ICC16L145P or state equivalent. In FL, D601LFL16P. Term Life Answers 30 – ICC16L144P or state equivalent. In FL, D600LFL16P.