

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

TERM LIFE *EXPRESS*

LIFE INSURANCE TO HELP PROTECT YOUR HOME AND LIFESTYLE



Mutual of Omaha



The application is **simple**
and the underwriting process is
quick

Term Life Express is simple to apply for and the underwriting process is quick thanks to our simplified underwriting – turnaround time can be as short as three days. You begin the process by completing a few questions on the application.



Term Life Express offers:

- face amounts ranging from \$50,000 to \$400,000
- simplified underwriting so you receive your policy faster
- popular features

Term Life Express offers a variety of options so you can customize your policy for you, your family and your budget. Not sure which policy options are right for you? Your agent can help you understand your choices.

LET'S BUILD YOUR POLICY.

First, decide how to structure your base policy. Choose a death benefit amount and whether or not you want the partial return of premium feature.

• **Level death benefits**

Level death benefits are available in term periods of 15 and 30 years. You choose a policy with either premiums guaranteed for the entire level period or guaranteed for the first five years. Depending on your needs, you choose how long you want the protection to last.

• **Installment death benefits**

(Available only with the 30-year products.)

With the installment death benefit, more insurance can be purchased than with the level death benefit for

the same amount of premium. The installment death benefit is paid in the following manner: 25 percent at the time of death with the remaining 75 percent paid in monthly installments for the next 15 years.

• **Partial return of premium**

This feature 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.

Next, learn what's included in your coverage:

• **Cancer/heart attack/stroke provision**

Pays the beneficiary an additional 10 percent of the death benefit if death is due to cancer, heart attack or stroke.

• **Accelerated death benefit rider**

This no-cost rider 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 FL, the life expectancy is 12 months or less and the lump-sum is 94 percent.



- **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.

- **Residential damage rider**

If your primary residence sustains \$25,000 or more of damage, the premium for the base plan and all riders are waived for one six-month period.

- **Common carrier death benefit provision**

If you should die in an accident while a passenger on a common carrier (e.g., airplane, train or bus), this provision provides for an additional death benefit equal to 100 percent of the original face amount.

And, you can customize your policy by deciding whether or not you'd like to purchase one or all of the following riders:

- **Disability income**

If you become disabled, this rider provides cash to help make mortgage payments, medical payments or it can be used for family needs. The benefit duration is either 18 or 30 months and begins after a 90-day elimination period.

- **Disability waiver of premium rider**

If you become disabled, this rider allows the premium for the base plan and all riders to be waived after the 90-day elimination period.

- **Accidental death**

This rider provides for an additional death benefit amount in the event of your accidental death.

- **Dependent children's coverage**

You can choose to purchase a small amount of term life insurance coverage for your children (infant to 23 years) with no underwriting requirements. This rider also helps secure your children's insurability later in life because it can be converted to permanent life insurance. This rider is available only with the 30-year level term products.

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

ABOUT MUTUAL OF OMAHA

From its founding in 1909, Mutual of Omaha has grown into a full-service, multi-line organization providing insurance and financial products for individuals, businesses and groups throughout the United States. The premiere of *Mutual of Omaha's Wild Kingdom* in 1963 began to illustrate the company's commitment to conservation and protection of the environment.

Mutual of Omaha has carefully chosen to support activities and organizations that are meaningful to us and to the people we serve, like you. Through our sponsorships, we inspire hope, offer secure supportive environments and teach in fun and unexpected ways.



MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



DID YOU KNOW?


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

- The true cost of your home is much more than the face amount of its mortgage. Typically, a 30-year mortgage will cost more than two times the amount of the original loan. For example, an \$80,000 mortgage is actually a \$182,000 obligation to your family (principal and interest, assuming a 6.5 percent loan).
- The ability to make mortgage payments often depends on more than one income. But as the following chart indicates, there is a probability that both spouses will not survive until the end of a 30-year mortgage.

Current Age of Spouses	Chances That One Will Die Before Age 65
30-30	48.5%
35-35	47.4%
35-40	46.6%
40-40	45.8%
40-45	44.7%
45-45	43.5%
45-50	41.7%
50-50	39.8%

Source: Commissioners Standard Ordinary Mortality Table





**“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 Express 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 pay off the mortgage if you die, or to help make the mortgage payments if you suffer a disability. In other words, **you can protect everything you've worked hard to build right now.**

Begin today.



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175



Base plan, riders and product features may not be available in all states and may vary by state.

Policy forms:

Full Guarantee

- 15-year level term: 7212L-1203, or state equivalent. In OK, 7306L-1203. In OR, 7311L-1203. In PA, 7380L-1203. In TX, 7270L-1203.
- 15-year level term with return of premium: 7482L-0305, or state equivalent. In OK, 7572L-0305. In OR, 7577L-0305. In TX, 7602L-0305.
- 30-year level term: 7483L-0305 or state equivalent. In OK, 7573L-0305. In OR, 7578L-0305. In TX, 7603L-0305.
- 30-year level term with installment death benefit: 7484L-0305, or state equivalent. In OK, 7574L-0305. In OR, 7579L-0305. In TX, 7604L-0305.
- 30-year level term with return of premium: 7485L-0305, or state equivalent. In OK, 7575L-0305. In OR, 7580L-0305. In TX, 7605L-0305.

- 30-year level term with installment death benefit and return of premium: 7486L-0305, or state equivalent. In OK, 7576L-0305. In OR, 7581L-0305. In TX, 7606L-0305

Five-Year Guarantee

- 30-year level term: 7213L-1203, or state equivalent. In OK, 7307L-1203. In OR, 7312L-1203. In PA, 7381L-1203. In TX, 7271L-1203.
- 30-year level term with installment death benefit: 7222L-1203, or state equivalent. In OK, 7309L-1203. In OR, 7314L-1203. In PA, 7383L-1203. In TX, 7273L-1203.
- 30-year level term with return of premium: 7214L-1203, or state equivalent. In OK, 7308L-1203. In OR, 7313L-1203. In PA, 7382L-1203. In TX, 7272L-1203.
- 30-year level term with installment death benefit and return of premium: 7223L-1203, or state equivalent. In OK, 7310L-1203. In OR, 7315L-1203. In PA, 7384L-1203. In TX, 7274L-1203.