The Term Life Plans Share Many of the Same Great Features and Benefits

Target Markets
- Young families
- Dual-income families
- People with long-term debt, such as a mortgage
- Families with limited resources and large insurance needs
- Business owners

Face Amounts
The following face amounts are available for Term Life products:

- Term Life 10, 15, 20 and 30
  - $100,000 - $249,999
  - $250,000 - $499,999
  - $500,000 - $999,999
  - $1,000,000 and above

Underwriting Classifications
- Preferred Plus Nontobacco
- Preferred Nontobacco
- Standard Plus Nontobacco
- Standard Plus Tobacco
- Standard Nontobacco
- Standard Tobacco

This policy also has the ability to insure applicants who may have a health impairment. All Term Life policies may be issued to an Insured who is rated up through Table 16 with a face amount of $100,000 or above. Each table rating represents a 25% increase in the standard rates.

Policy Fee and Modal Factors
The annual policy fee is $65. Payment modes and modal factors are:

- Annual 1.00
- Semiannual 0.52
- Quarterly 0.275
- Monthly BSP 0.089

Policy Exclusions
The death benefit will not be paid if the Insured’s death results from suicide, while sane or insane, within two years from the date of issue (in CO, MO or ND, within one year). Instead, we will pay the sum of the premiums paid since issue. In MO, benefits are paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

Policy Riders are Available and Add Flexibility to the Term Life Plans

Accelerated Benefit Rider* – This rider provides a full payout of 94% of the death benefit for the primary insured, with evidence of a 12-month life expectancy or less. Available at no extra charge, this rider automatically attaches to all policies, in states where approved, unless the total face amount of coverage with Mutual of Omaha companies exceeds $500,000. If this rider option is exercised, all other riders and the base policy will terminate.

*Subject to state approval; payout percentage and life expectancy requirement may vary by state.

Accidental Death Benefit Rider – Clients ages 18 to 60 may buy additional accidental death insurance. The rider is renewable until the anniversary following the Insured’s 65th birthday. The minimum rider amount is $10,000 and the maximum amount varies by issue age and cannot exceed the face amount.

- Insured’s Age | Maximum Amount
  - Ages 18-25 | $100,000
  - Ages 26-60 | $250,000 or the face amount, which is less

Dependent Children’s Rider – Issue ages of the Insured are 18-55. The minimum issue face amount is $1,000. The cost for this rider is $10 per $1,000 per year (up to a maximum of $10,000). The premium covers all current and future unmarried dependent children (ages 15 days through 20 years). Coverage continues on each dependent child until the earliest event of:
  - (a) the child is no longer a dependent,
  - (b) the base policy or the rider is terminated,
  - (c) on the policy anniversary following the Insured’s 65th birthday or on the dependent child’s 23rd birthday. The policyowner may convert this rider to any available form of permanent insurance at any time before the Insured’s age 65 or the child’s age 23, whichever is earlier, without evidence of insurability.

Other Insured Rider – This rider is a term life insurance rider. 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.

The rider provides coverage for an Other Insured, which is any one person other than the Primary Insured. Only one Other Insured may be added per base policy.

The conversion privilege for the Other Insured Rider is the same as for the base policy.

Waiver of Premium – This rider may be added on Preferred Plus, Preferred, Standard Plus and Standard risks for issue ages 18-55. All policy fees, charges and costs of insurance are waived as long as the Insured remains disabled. The rider is renewable until the anniversary following the Insured’s 65th birthday.
10-Year Level Term Life Insurance

**Issue Ages**
18-75 (Age Last Birthday)
(In WA, 18-70)

**Conversions**
This policy is convertible before age 75 or two policy years after policy issue, whichever is later, to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

**Premiums**
The first 10-year premiums are level and guaranteed for the first 10 policy years. At the end of the 10th policy year, but before age 76 (71 in WA), the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 11 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client’s attained age and cannot exceed the annual renewable guaranteed premium rates.

15-Year Level Term Life Insurance

**Issue Ages**
18-70 (Age Last Birthday)
(In WA, 18-65)

**Conversions**
This policy is convertible before age 75 to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

**Premiums**
The first 15-year premiums are level and guaranteed for the first 15 policy years. At the end of the 15th policy year, but before age 71 (66 in WA), the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 16 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client’s attained age and cannot exceed the annual renewable guaranteed premium rates.

20-Year Level Term Life Insurance

**Issue Ages**
18-65 (Age Last Birthday)
(In WA, 18-60)

**Conversions**
This policy is convertible before age 75 to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

**Premiums**
The first 20-year premiums are level and guaranteed for the first 20 policy years. At the end of the 20th policy year, but before age 61 the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 21 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client’s attained age and cannot exceed the annual renewable guaranteed premium rates.

30-Year Level Term Life Insurance

**Issue Ages**
18-50 (Age Last Birthday)

**Conversions**
This policy is convertible during the first 15 policy years to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

**Premiums**
The first 30-year premiums are level and guaranteed for the first 30 policy years. This policy may be renewed annually in policy year 31 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client’s attained age and cannot exceed the annual renewable guaranteed premium rates.
Life insurance underwritten by:

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A **Mutual of Omaha Company**

Mutual of Omaha Plaza
Omaha, NE 68175

mutualofomaha.com

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

Policy Forms: Term Life 10, 6179L-0696 or state equivalent; in ID, 6337L-0696; in NC, 6254L-0696; in OK, 6258L-0696; in OR, 6259L-0696; in PA, 5947L-0495; in TX, 5957L-0495. Term Life 15, 6181L-0696 or state equivalent; in ID, 6339L-0696; in NC, 6300L-0696; in OK, 6304L-0696; in OR, 6305L-0696; in PA, 6306L-0696; in TX, 6309L-0696. Term Life 20, 6182L-0696 or state equivalent; in ID, 6340L-0696; in NC, 6323L-0696; in OK, 6327L-0696; in OR, 6328L-0696; in PA, 5779L-0295; in TX, 5782L-0295. Term Life 30, 7064L-0203 or state equivalent; in NC, 7164L-0203; in OK, 7169L-0203; in OR, 7170L-0203; in TX, 7172L-0203.

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