

TERM LIFE EXPRESS

LIFE INSURANCE TO HELP PROTECT YOUR HOME AND LIFESTYLE



Mutual of Omaha

YOU'VE WORKED HARD TO ESTABLISH A COMFORTABLE HOME AND LIFESTYLE FOR YOUR FAMILY. SO WHY NOT PROTECT IT? Term Life Express 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, 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.

TERM LIFE EXPRESS OFFERS:

- face amounts ranging from \$50,000 to \$400,000
- quick application
- popular features

PLUS, 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.

• **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.

• **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 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.

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



THE FOLLOWING ARE INCLUDED WITH YOUR COVERAGE:

- **CANCER/HEART ATTACK/STROKE PROVISION**

This 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**

(Form: 2670L-1203, or state equivalent. In OR, 2701L-1203. In PA, 2684L-1203. In TX 2685L-1203.) 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.

- **UNEMPLOYMENT PROVISION**

In the event of qualifying unemployment, this provision allows the premium for the base policy and all riders to be waived for one six-month period.

- **RESIDENTIAL DAMAGE COVERAGE RIDER**

(Form A735LNA06R, or state equivalent.) If your primary residence sustains \$25,000 or more of damage, this no-cost rider allows the premium for the base policy and all riders to be 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.

YOU CAN CUSTOMIZE YOUR POLICY BY DECIDING WHETHER OR NOT YOU'D LIKE TO PURCHASE ONE OR ALL OF THE FOLLOWING RIDERS:

- **DISABILITY INCOME RIDER**

(Form: 2668L-1203, or state equivalent. In OK, 2706L-1206. In PA, 2699L-1203. In TX, 2715L-1203.) 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**

(Form: 2669L-1203, or state equivalent. In OK 2707L-1203. In PA, 2700L-1203.) If you become disabled, this rider allows the premium for the base policy and all riders to be waived after the 90-day elimination period.

- **ACCIDENTAL DEATH BENEFIT RIDER**

(Form: 2143L-0989, or state equivalent. In PA, 2167L-0989.) This rider provides for an additional death benefit in the event of your accidental death.

- **DEPENDENT CHILDREN'S COVERAGE RIDER**

(Form: 2069L-0189, or state equivalent. In PA, 2086L-0189.) 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 your children's insurability later in life because term life insurance can be converted to permanent life insurance. This rider is only available on 30-year level term products.

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'S
WILD KINGDOM
on Animal Planet



Product base plans, provisions, features and riders 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.