



# Whole Life Guaranteed

*Honor. Pride. Dignity.*

## NEW JERSEY PLAN HIGHLIGHTS

Whole Life Insurance from United of Omaha Life Insurance Company pay benefits directly to the person you choose. It helps to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind. It's how you want things done.

### FACE AMOUNT

- \$5,000 – \$10,000
- Benefits never decrease
- During the first two policy years (one year for males ages 79-85 and females ages 84 and 85), the death benefit will equal 120 percent of the premiums you paid if death results from a sickness or natural causes. Full death benefits will be paid if death results from an accidental bodily injury.

### MATURITY AGE

Age 100

At that age, the face amount will be paid less any outstanding policy loans and loan interest.

### FEATURES

- Cannot be canceled for any reason as long as premiums are paid
- Builds cash value that you may borrow against
- Benefits paid to your beneficiary income tax free under current federal tax laws

### ISSUE AGES

45-85 (may vary by state)

### UNDERWRITING

- Guaranteed acceptance
- Combined maximum face amount from all guarantee issue insurance from us cannot exceed \$25,000
- Simplified application, no health questions

### POLICY EXCLUSIONS

The policy's face amount will not be paid if your death results from suicide, while sane or insane, within two years of the date of issue. Instead, we will pay the sum of premiums paid since issue minus any loan not repaid.

### PREMIUMS

- Five-year age bands
- Gender distinct rates
- Do not increase with age

### POLICY FEE

\$12 per year

### PAYMENT MODES (FACTORS) AVAILABLE

- Annual (1.00)
- Semiannual (0.50)
- Quarterly (0.25)
- Monthly BSP (0.0833)

Life insurance underwritten by:

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

[mutualofomaha.com](http://mutualofomaha.com)

Base plan and product features may not be available in all states. Exclusions, limitations and reductions may apply.

Whole Life Guaranteed Policy Form 7641L-0505 REV 0907.