

Term Life 10, 15, 20, 30

For every stage of life.



PLAN HIGHLIGHTS

TERM PERIODS

10, 15, 20 and 30 years

ISSUE AGES

(Age Last Birthday)

10-year term: 18-65

15-year term: 18-55

20-year term: 18-60

30-year term: 18-50

FACE AMOUNTS

Term Life 10 and 15

\$100,000-\$249,999

\$250,000-\$499,999

\$500,000-\$999,999

\$1,000,000 and above

Term Life 20 and 30

\$50,000-\$99,999*

\$100,000-\$249,999

\$250,000-\$499,999

\$500,000-\$999,999

\$1,000,000 and above

*Below \$100,000, only Standard Nontobacco and Standard Tobacco risks are available.

UNDERWRITING CLASSES

Preferred Plus Nontobacco

Preferred Nontobacco

Standard Plus Nontobacco

Standard Plus Tobacco

Standard Nontobacco

Standard Tobacco

TABLE RATES

Tables AA (137%) to 16 (500%)

TABLE RATE-UP PERCENTAGE

25% per table

PREMIUM MODES (MODAL FACTORS)

Annual (1.00)

Semiannual (.52)

Quarterly (.275)

Monthly BSP (.089)

POLICY FEE

\$60 per year

RIDERS

Accidental Death Benefit Rider (433Y-6/82)

Dependent Children's Rider (Y-4005)

Other Insured Rider (765Y-0201)

Waiver of Premium Rider (439Y-6/82)

CONVERSIONS

The 10- and 15-year policies may be converted any time before age 66. The 20-year term policy can be converted before age 66 (or five years after policy issue, if later). The 30-year term can be converted during the first 15 policy years.

PREMIUMS

The premiums are guaranteed not to increase for the duration of the term period. The policy may be renewed annually in the year following the term period, and thereafter, to age 80 (Non-business) or to age 95 (Business), without evidence of insurability.

POLICY EXCLUSIONS

The policy's face amount will not be paid if the Insured's death results from suicide within two years of the date of issue. Instead, we will pay the sum of premiums paid since issue.

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 Companion 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.

Underwritten by:

COMPANION LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Home Office: Lynbrook, NY 11563

mutualofomaha.com



**COMPANION LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

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 10, 738Y-1195. Term Life 15, 749Y-0598 (Business), 757Y-0598 (Non-business). Term Life 20, 763Y-0201. Term Life 30, 805Y-0203.