

**TERM LIFE ANSWERS<sup>SM</sup>**  
**PRODUCT GUIDE**



# 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
- Preferred Tobacco
- Standard Plus Nontobacco
- 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 percent increase in the standard rates.

## Policy Fee and Modal Factors

The annual policy fee is \$62.50. Payment modes and modal factors are:

Annual	1.00
Semiannual	0.52
Quarterly	0.275
Monthly BSP	0.0875

## 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 Death Benefit for Terminal Illness Rider\*

(included in the policy) This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The requested benefit amount may not exceed the lesser of \$1,000,000 or 80 percent of the current death benefit.

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

### Waiver of Premium for Unemployment Rider

(included in the policy)

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state or federal unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver.

In PA:

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 9 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state, federal or municipal agency unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver.

In PR:

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state or federal unemployment benefits, insured provides proof of receiving such benefits within 90 days after the end of the four week period and continues to pay any premiums that become due. This is a one-time waiver.

In UT:

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving unemployment benefits from any recognized unemployment program. Proof of unemployment is required at the time of claim. This is a one-time waiver.

**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.

<u>Insured's Age</u>	<u>Maximum Amount</u>
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, 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.

**Disability Waiver of Premium** – This rider provides that if the Insured becomes disabled for more than six months or more, due to a sickness or injury as defined in the rider, and is unable to perform for pay or profit any activity for which they are qualified by training, education or experience, we will waive the premium for the base policy and all riders after the six month period for as long as the disability continues. This rider will end on the earliest of the following: 1) the expiration date for this rider shown on the policy data pages; 2) the date the policy ends; or 3) the date the rider is cancelled pursuant to the Insured's written request.

## 10-Year Level Term Life Insurance

### Issue Ages (Age Last Birthday)

18-80 (Nontobacco)  
18-75 (Tobacco)  
18-80 (Maryland Nontobacco)  
18-75 (Maryland Tobacco)  
18-70 (Washington Nontobacco/Tobacco)

### Conversions

This policy is convertible before age 75 or during the first two 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 (Age Last Birthday)

18-74 (Nontobacco)  
18-70 (Tobacco)  
18-74 (Maryland Nontobacco)  
18-70 (Maryland Tobacco)  
18-65 (Washington Nontobacco/Tobacco)

### 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 (Age Last Birthday)

18-68 (Nontobacco)  
18-65 (Tobacco)  
18-67 (Maryland Nontobacco)  
18-65 (Maryland Tobacco)  
18-60 (Washington Nontobacco/Tobacco)

### 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 (Age Last Birthday)

18-55 (Nontobacco)  
18-50 (Tobacco)  
18-54 (Maryland Nontobacco)  
18-49 (Maryland Tobacco)  
18-50 (Washington Nontobacco/Tobacco)

### Conversions

This policy is convertible during the first 20 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:

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