

# 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: 18-75 (In WA, 18-70)

15-year term: 18-70 (In WA, 18-65)

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 & 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\*

**Accelerated Benefit Rider** (no cost) (2486L-0799, or state equivalent. In PA, 2494L-0799. In TX, 2495L-0799.)

**Accidental Death Benefit Rider** (2143L-0989, or state equivalent. In PA, 2167L-0989.)

**Dependent Children's Rider** (2069L-0189, or state equivalent. In PA, 2086L-0189.)

**Other Insured Rider** (2428L-0696, or state equivalent. In PA, 2436L-0696.)

**Waiver of Premium Rider** (420L-0780, or state equivalent. In PA, 422L-0780.)

\* Subject to state approval.

### CONVERSIONS

The 10-year policy may be converted any time up to age 75. Policies issued at age 74 or 75 have a 2-year conversion window. The 15- and 20-year term policies can be converted before age 75. Term Life 30 may be converted in the first 15 policy years.

### PREMIUMS

The premiums are guaranteed not to increase for the duration of the term period.

### RENEWABILITY

The policy may be renewed annually in the year following the term period, and thereafter, to age 95, without evidence of insurability.

## RE-ENTRY

The policyowner may re-apply for a new policy of the same type, with evidence of insurability before age 76 (71 in WA) for the 10-year term; before age 71 (66 in WA) for the 15-year term; before age 61 for the 20-year term and before age 51 for the 30-year term.

## POLICY EXCLUSIONS

The policy's face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years of the date of issue (in Colorado and North Dakota, within one year). Instead, we will pay the sum of premiums paid since issue. In Missouri, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

## 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 United of Omaha 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:

### **UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

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



**UNITED OF OMAHA 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 – 6179L-0696 (or state equivalent). In ID, 6337L-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 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 OK, 6327L-0696. In OR, 6328L-0696. In PA, 5779L-0295. In TX, 5782L-0295. Term Life 30 – 7064L-0203 (or state equivalent). In OK, 7169L-0203. In OR, 7170L-0203. In TX, 7172L-0203.