

# Term Life Complete

*Life Insurance to help protect your home and your lifestyle*



## PLAN HIGHLIGHTS

### **FIVE-YEAR GUARANTEE (THE PREMIUM IS GUARANTEED FOR THE FIRST FIVE POLICY YEARS)**

- 15-year term
  - 30-year term
- Optional benefits include partial return of premium.

### **FULL GUARANTEE (THE PREMIUM IS GUARANTEED FOR THE ENTIRE TERM)**

- 30-year term
- Optional benefits include partial return of premium.

### **ISSUE AGES BASED ON AGE LAST BIRTHDAY**

18-65

- 15-year term
- 30-year term with five year guarantees.

18-50

- 30-year term with full guarantees.

Maximum tobacco issue ages may vary by state and product.

### **FACE AMOUNTS**

\$100,000 plus

### **UNDERWRITING**

Full underwriting

### **RISK CLASSES**

Preferred nontobacco  
 Preferred tobacco  
 Standard nontobacco  
 Standard tobacco  
 Standard table rated  
 nontobacco  
 Standard table rated tobacco

### **PREMIUM MODES**

Annual (1.00)  
 Semiannual (.52)  
 Quarterly (.275)  
 Monthly BSP (.089)

### **POLICY FEE**

\$60 per year

### **PRODUCT FEATURES INCLUDED IN THE COVERAGE (SUBJECT TO STATE APPROVAL)**

#### **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 provides a lump-sum benefit if the insured provides evidence that his/her life expectancy is 24 months or less. The lump-sum benefit is equal to 92 percent of the death benefit. Once the 92 percent benefit is paid, the policy is terminated.

#### **WAIVER OF PREMIUM FOR UNEMPLOYMENT PROVISION**

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 where 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.

#### **RESIDENTIAL DAMAGE RIDER**

(Form A735LNA06R) If the 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**

This provides an additional death benefit equal to 100 percent of the original face amount, or \$250,000, whichever is less. If the base insured dies in an accident while a passenger on a common carrier (e.g., airplane, train, bus, etc.) we will pay the beneficiary the additional amount.

### **ADDITIONAL FEATURES AVAILABLE TO CUSTOMIZE A POLICY (SUBJECT TO STATE APPROVAL)**

#### **PARTIAL RETURN OF PREMIUM**

The return of premium (ROP) feature allows the base insured to receive a refund, up to 100 percent of all premiums paid into the policy upon surrender of the policy. The ROP amount is reduced by any disability income benefits paid to the base insured. The ROP amount will return all available premiums, paid and waived, including all policy fees and all rider premiums.

#### **DISABILITY INCOME RIDER**

(Form: 2668L-1203, or state equivalent. In OK, 2706L-1206. In PA, 2699L-1203. In TX, 2715L-1203.) With this rider, the insured can apply (at issue) for a maximum monthly disability income benefit equal to the lesser of:

- 1.5 percent of the face amount at issue or
- \$3,000 per month or
- 60 percent of your monthly gross income

The insured can apply for either an 18- or 30-month benefit. The monthly income amount and the benefit period cannot be changed after issue. The elimination period is 90 days.

## DISABILITY WAIVER OF PREMIUM RIDER

(Form: 2669L-1203, or state equivalent. In OK, 2707L-1203. In PA, 2700L-1203.) If the insured becomes disabled and is unable to work, the premium for the base policy and all riders is waived through the level period. The elimination period is 90 days. This benefit continues as long as the insured is disabled. If the insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available.

## ACCIDENTAL DEATH BENEFIT RIDER

(Form: 2143L-0989, or state equivalent. In pA, 2167L-0989.) This rider can only be added at issue and the issue age of the base insured must be 18-55. The rider terminates and the premiums stop at the earlier of the end of the level period or the anniversary date of the policy following the insured attaining age 65. The benefit amounts available are based on the issue age of the base insured and are as follows:

- Minimum ADB amount: \$10,000
- Maximum ADB amount: issue ages 18-25: \$100,000; 26-55: \$250,000
- Or one times the face amount, whichever is less

## DEPENDENT CHILDREN'S RIDER

(Form: 2069L-0189, or state equivalent. In PA, 2086L-0189.) The rider can only be added at issue and is available for the base policyholder only. Face amounts are \$5,000 and \$10,000 and the rider is available only on 30-year products without the return of premium feature.

The Dependent Children's Rider terminates and the premiums stop at the earlier of the anniversary date following the insured's age 65 or when the youngest child attains age 23. The rider covers all unmarried children (age 15 days through 23 years) who are members of the insured's household and listed in the

application. Children born or adopted after issue of this rider are included automatically when they attain the age of 15 days. When the coverage on a child expires, the child may, without evidence of insurability, convert to any form of permanent life insurance up to \$5,000 for every \$1,000 of insurance.

## RENEWABILITY

Policies without the return of premium feature may be renewed annually without evidence of insurability in the year following the term period, and thereafter, to age 85 for the 15-year term product and 95 for the 30-year term product. Policies with the partial return of premium feature end after the 15th policy year for the 15-year term product or at the end of the 30th policy year for the 30-year term products.

## POLICY EXCLUSIONS

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

## ADDITIONAL POLICY INFORMATION

- Any premium paid for the period beyond the policy month in which you die will be paid to the beneficiary as part of the death benefit. The refund will not include premiums waived under the Disability Waiver of Premium Rider.
- The policy includes a free-look provision. If you are not satisfied with your policy, return it to us or your United of Omaha agent within 30 days of the date the policy is in force. The premium paid will be refunded and your policy will be cancelled.

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)

Begin today.



Product base plans, provisions, features and riders may not be available in all states and may vary by state.

Policy forms:

### Full Guarantee

- 30-year level term: A731LNA06P, or state equivalent. In OK, A856LOK06P. In OR, A862LOR06P. In PA, A868LPA06P. In TX, A892LTX06P.
- 30-year level term with return of premium: A732LNA06P, or state equivalent. In OK, A857LOK06P. In OR, A863LOR06P. In TX, A893LTX06P.

### Five-Year Guarantee

- 15-year level term: A729LNA06P, or state equivalent. In OK, A854LOK06P. In OR, A860LOR06P. In PA, A866LPA06P. In TX, A890LTX06P.
- 15-year level term with return of premium: A730LNA06P, or state equivalent. In OK, A855LOK06P. In OR, A861LOR06P. In TX, A891LTX06P.
- 30-year level term: A733LNA06P, or state equivalent. In OK, A858LOK06P. In OR, A864LOR06P. In PA, A870LPA06P. In TX, A894LTX06P.
- 30-year level term with return of premium: A734LNA06P, or state equivalent. In OK, A859LOK06P. In OR, A865LOR06P. In TX, A895LTX06P.