

## The Company Behind Your Protection

*United of Omaha Life Insurance Company is a wholly owned subsidiary of Mutual of Omaha Insurance Company. Chartered in 1926, United of Omaha has provided insurance and annuity products for 80 years and currently has nearly \$187.6 billion of life insurance in force at December 31, 2009. United of Omaha is not licensed in New York.*



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)

### **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 (in CO, MO and ND 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.

MUTUAL of OMAHA'S  
**WILD KINGDOM**



United of Omaha Life Insurance Company is responsible for its own financial and contractual obligations.

**This is a solicitation of insurance. A licensed insurance agent (in WA, producer) will contact you.**

Base plan riders and product features may not be available in all states. These policies have exclusions, limitations and reductions. For costs and complete details of coverage, call or write your insurance agent.

Policy Forms: Term Life 10 – 6179L-0696 (or state equivalent). In ID, 6337L-0696. In NC, 6254L-0696. In OK, 6258L-0696. In OR, 6259L-0696. In PA, 5947L-0495. In TX, 5957L-0495. In WA, 5959L-0495. Term Life 15 – 6181L-0696 (or state equivalent). In ID, 6339L-0696. In NC, 6300L-0696. In OK, 6304L-0696. In OR, 6305L-0696. In PA, 6306L-0696. In TX, 6309L-0696. In WA, 6311L-0696. Term Life 20 – 6182L-0696 (or state equivalent). In ID, 6340L-0696. In NC, 6323L-0696. In OK, 6327L-0696. In OR, 6328L-0696. In PA, 5779L-0295. In TX, 5782L-0295. In WA, 5784L-0295. Term Life 30 – 7064L-0203 (or state equivalent). In NC, 7164L-0203. In OK, 7169L-0203. In OR, 7170L-0203. In TX, 7172L-0203. In WA, 7175L-0203.

**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY

## Term Life Answers<sup>SM</sup>



*Providing answers  
for life's needs.*



LC7369\_1211



# Life Insurance is Essential to Planning

The fact is, Term Life insurance is basic, affordable protection essential to your family's overall financial planning. If you currently do not have life insurance or need more, purchasing term life coverage is a good place to start.

Your term policy pays your designated beneficiary a lump sum of money to use in any way they see fit. Term Life insurance covers a specific time frame to help give your loved ones financial protection – in the event of your death. It's a smart, affordable way to plan for the future.

## Ask Yourself, "What Are My Family's Financial Needs and Wants?"

Use the checklist below to quickly determine how life insurance can meet your family's financial needs if you die. Then, your agent can discuss with you an appropriate term period that can help you provide for them.

<input type="checkbox"/> I need assistance to determine an appropriate amount of coverage.
<input type="checkbox"/> I need/want my family to maintain a certain standard of living in the event of my death.
<input type="checkbox"/> I need/want to minimize the burden of funeral expenses.
<input type="checkbox"/> I need/want to provide money for my child(ren)'s education.
<input type="checkbox"/> I need/want the mortgage to be paid off.
<input type="checkbox"/> I need/want to ensure my coverage is cost-effective so I can maintain it.
<input type="checkbox"/> I need/want to leave an inheritance to loved ones or a favorite organization.

## Term Period Options

Our Term Life insurance products offer time periods designed to cover various stages of life. Each term is also designed to cover you during your working years. Coverage offers a level death benefit and level premium for each of the term periods.

## Term Life Answers Product Features/Face Amounts

(may vary by state)

Our Term Life Answers products are available in the following face amounts with full underwriting:

Term 10, 15, 20 and 30: \$100,000 and above

Each Term Life insurance product offers riders that add flexibility to make your coverage just right for your stage of life:

- Accelerated Death Benefit rider\* (included in the policy) (2486L-0799, or state equivalent. In PA, 2494L-0799. In TX, 2495L-0799.)**  
 This pays 94 percent of the death benefit in a lump sum if you provide evidence that your life expectancy is 12 months or less  
\*In WA, this pays 88 percent of the death benefit in a lump sum if you provide evidence that your life expectancy is 24 months or less.
- Waiver of Premium for Unemployment Rider (included in the policy) (D185LNA10R, or state equivalent. In PA, D226LPA10R.)**  
 This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. This is a one-time waiver.
- Accidental Death Benefit rider (2143L-0989, or state equivalent. In PA, 2167L-0989.)**  
 Provides for an additional death benefit amount in the event of your accidental death
- Dependent Children's rider (2069L-0189, or state equivalent. In PA, 2086L-0189.)**  
 You can choose to purchase a small amount of term life insurance coverage for your dependent children (infant through 20 years).
- Other Insured rider (2428L-0696, or state equivalent. In PA, 2436L-0696.)**  
 You can choose to purchase coverage for another adult individual. Full underwriting is required
- Disability Waiver of Premium rider (420L-0780, or state equivalent. In PA, 422L-0780.)**  
 If you become disabled for six months or more, the premium for the base policy and all riders will be waived after the six-month period for as long as the disability continues

## Term Life Answers<sup>SM</sup>

*Kids are full of questions. Why is the grass green? How do birds fly? What are marshmallows made of?*

*The answers aren't always easy. And as you grow older, the questions and answers get more complicated because they're more personal. Now, they're about your goals and dreams and how you want to live your life.*

- *Should you get married?*
- *Start a family?*
- *Buy a house?*
- *Take over a family business?*
- *Change careers?*
- *Retire early – or not at all?*

*It's fair to say, no one has all the answers. But whatever your dreams and goals, one thing's certain, you have a future to protect. And Term Life Answers life insurance is a good start.*