

LIFE INSURANCE

# TERM LIFE EXPRESS<sup>®</sup> 10, 15, 20, 30

Insurance to Help You Protect Your Home and Lifestyle



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

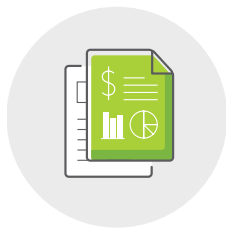
## You've worked hard to create a life for you and your family. So it's only natural to want to protect them and their lifestyle.

Term life insurance from United of Omaha Life Insurance Company (United of Omaha) can help give you and your family peace of mind in knowing that money will be available:

- To help pay off the mortgage if you die
- To assist with the mortgage payments if you suffer a disability

Term life insurance is a cost-effective way to help protect the home and life you've built for your family.

## How Term Life Express Can Help



### **Term Life Express<sup>®</sup> 10, 15, 20, 30**

This product offers face amounts ranging between \$25,000–\$300,000\* and simplified underwriting that doesn't require a lengthy health inquiry. Because the underwriting process is simple, approval is fast, and you can receive your policy within a couple of weeks. If you want coverage quickly, Term Life Express may be the right choice.



### **Choices Help Make the Policy Right for You**

You will get to choose certain features to tailor your base policy just for you. Your agent/producer can help you understand what's available to you.

Level death benefits are available in term periods of 10, 15, 20 and 30 years.

\*Maximum face amount available varies by age: ages 18-50 \$300,000, ages 51-60 \$250,000, ages 61-75 \$150,000.

# Features that Add Value to Your Policy

These valuable features will be included with your policy at no additional cost:

- **Living Benefit Riders** — For each of the following Accelerated Death Benefit\* Riders, the requested benefit amount may not exceed 80 percent of the policy's face amount as of the policy issue date. Definitions of chronic or critical illness may vary by state.
  - **Chronic Illness Rider** (Form: ICC16L142R, or state equivalent. In FL, D577LFL16R.) Provides an accelerated death benefit if the insured is certified by a physician within the last 12 months as unable to perform two of six Activities of Daily Living (ADLs) for 90 consecutive days or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment.
  - **Terminal Illness Rider** (Form: ICC16L141R, or state equivalent. In FL, D576LFL16R.) Provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less.
  - **Critical Illness Rider** (Form: ICC18L189R, or state equivalent. In FL, D702LNA18R.) Provides an accelerated death benefit if the insured has been certified by a physician as having one or more of the following conditions within the last 12 months: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, stroke, dementia (including Alzheimer's), major burns, AIDS and aortic aneurysm surgery.
- **Residential Damage Waiver of Premium Rider** — (Form: A735LNA06R, or state equivalent.) If your primary residence sustains \$25,000 or more of damage, the premium of the base policy and all riders are waived for one six-month period.
- **Waiver of Premium for Unemployment Rider** — (In IN, MT, SC and VT: Waiver of Premium for Unemployment Rider: D185LNA10R.) In the event of qualifying unemployment, United of Omaha waives the premium for the base plan and all riders for one six-month period.
- **Common Carrier Death Benefit Provision** — If you should die in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train or bus), this rider provides an additional death benefit equal to 100 percent of the original face amount or \$250,000, whichever is less.

And you can customize your policy by deciding whether you'd like to purchase one or all the following riders. Your agent/producer can provide details.

- **Disability Income Rider** (Form: 2668L-1203, or state equivalent. In FL, 2714L-1203. In NC, 2698L-1203. In OK, 2706L-1203. In PA, 2699L-1203. In TX, 2715L-1203.)
- **Disability Waiver of Premium Rider** (Form: 2669L-1203, or state equivalent. In FL, 2696L-1203. In NC, 2697L-1203. In OK, 2707L-1203. In PA, 2700L-1203. In WA, B513LWAO7R.)
- **Accidental Death Benefit** (Form: 2143L-0989, or state equivalent. In PA, 2167L-0989.)
- **Dependent Children's Coverage** (Form: A981LNA06R, or state equivalent. In FL, C561LFL08R.)

\*Receipt of this type of accelerated death benefit is not expected to receive the same favorable tax treatment as other types of accelerated death benefits that may be available to you. Prior to applying for benefits, you should seek assistance from a qualified tax advisor.

## Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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



### Underwritten by:

United of Omaha Life Insurance Company  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)

**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, MO 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.

**This is a solicitation of insurance, an insurance agent/producer will contact you.**

Product base plans, provisions, features and riders may not be available in all states and may vary by state. Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

### Policy Forms: Term Life Express® 10, 15, 20, 30

#### Full Guarantee

10-year level term: ICC13L116P, or state equivalent. In FL, D470LFL13P.

15-year level term: ICC13L116P, or state equivalent. In FL, D470LFL13P.

20-year level term: ICC13L116P, or state equivalent. In FL, D470LFL13P.

30-year level term: ICC13L116P, or state equivalent. In FL, D470LFL13P.