

# Protect the Home and Life You Built For Your Family

## Term Life Express<sup>®</sup>



Term Life Express insurance from United of Omaha Life Insurance Company (United of Omaha) can help give you and your family some peace of mind knowing that money will be available to help pay off the mortgage or other debts if you die or help make the mortgage payments if you suffer a disability.

### Plan Features

**Full Guarantee:** The premium is guaranteed for the entire term.

Available terms include:

- 10-year
- 15-year
- 20-year
- 30-year

**Issue Ages Based on Age Last Birthday:** Maximum issue ages may vary by state, product and risk class.

- \$25,000 - \$300,000: ages 18-50
- \$25,000 - \$250,000: ages 51-60
- \$25,000 - \$150,000: ages 61-75

**Underwriting Classes:** Simplified Underwriting

- Standard Tobacco
- Standard Nontobacco

#### Premium Modes:

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

**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, 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.

**Renewability:** Policies may be renewed annually to age 100, without evidence of insurability.

**Conversions:** Term Life Express is convertible after policy year two through the lesser of a) the end of the level term period, or b) the policy anniversary following the Insured's 70th birthday. This product cannot be converted to a fully underwritten product.



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

## Product Features Include

### 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 Return of Premium Rider

(Form: A735LNA06R, or state equivalent.) If the primary residence sustains \$25,000 or more of damage, this rider allows the premium for the base policy and all riders to be waived for one six-month period.

### Waiver of Premium for Unemployment Rider

(In IN, MT and SC, Waiver of Premium for Unemployment Rider: D185LNA10R.) This has a six-month benefit period, waiving premiums for the base insurance 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.

### 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 should die in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train, bus) we will pay the beneficiary the additional amount.

\*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.

## Optional Features Available

Subject to state approval and additional premium required.

### Disability Income Rider\*

(Form: 2668L-1203, or state equivalent. In FL, 2714L-1203. In NC, 2698L-1203. In OK, 2706L-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 FL, 2696L-1203. In NC, 2697L-1203. In OK, 2707L-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.) 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 the face amount, if less)

### Dependent Children's Rider

(Form: A981LNA06R, or state equivalent. In FL, C561LFL08R.) The rider can only be added at issue and is available for the base insured only. Face amounts are \$5,000 and \$10,000. The Dependent Children's Rider terminates, and the premiums stop at the earlier of the anniversary date following the insured's age 65, when the youngest child attains age 23 or when the base policy terminates.

Coverage can be added for all unmarried dependent children (age 15 days through 20 years) who are members of the insured's household and listed in the application. Dependent 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 a form of permanent life insurance, designated by United of Omaha, with a face amount up to five times the dependent child term insurance benefit.

## Additional Policy Information

Any premium paid for the period beyond the policy month in which death occurs 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/producer within 30 days of the date the policy is in force. The premium paid will be refunded and your policy will be cancelled.

\*Availability may vary by product.

\*\*In MD 120-day elimination period.

## 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)

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

### Policy Forms: 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.