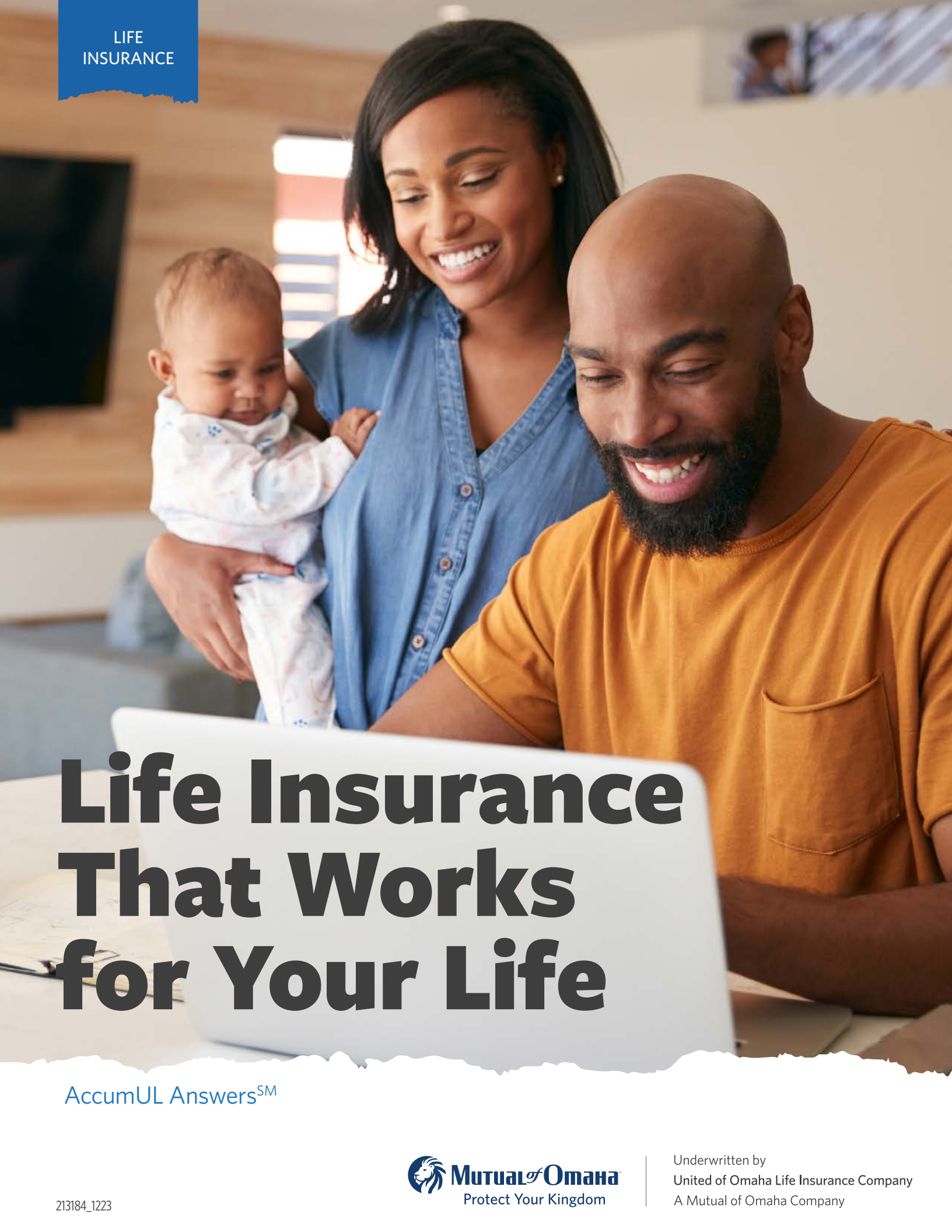


LIFE  
INSURANCE



# Life Insurance That Works for Your Life

AccumUL Answers<sup>SM</sup>

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

# Your family is the most important thing in the world.

You want to make sure they are taken care of if something should happen to you. An AccumUL Answers<sup>SM</sup> policy offers you the security of a death benefit and flexibility for the future.

AccumUL Answers is a life insurance policy that is designed to work for your life.



## Protect your loved ones

AccumUL Answers offers you affordable, lasting protection. This means that if you should die unexpectedly, your loved ones would be protected financially. They would receive an income tax-free death benefit<sup>1</sup> which may be used for income replacement, final expenses, your children's college education or for any other purpose.

Your policy's death benefit and premium payment amounts ultimately depend on your personal needs. You get to customize your policy to fit within your budget; and, the coverage and premium amounts can be adjusted in the future as your life changes.<sup>2</sup>

And, unlike policies that are designed to last for 10, 20 or 30 years, an AccumUL Answers policy provides you with permanent protection, provided enough premium has been paid.

## Plan for your future

An AccumUL Answers universal life insurance policy also has benefits that can be used during your lifetime.

In addition to helping protect your loved ones with a death benefit, your policy also has the potential to accumulate a cash value.<sup>3</sup> This provides you with flexibility down the road if your coverage needs change.

Your policy also comes with an additional living benefit, available at no additional charge, that allows you to access part of your death benefit early if you are diagnosed with a terminal or chronic illness.

## Customize your coverage

AccumUL Answers offers a variety of riders, available at an additional cost. These riders allow you to tailor your policy to meet your specific needs:

**Accidental Death Benefit Rider** — Your loved ones will receive an additional amount if your death is the result of an accident.

**Additional Insured Term Rider** — You can add additional short-term protection on your family members, or even on yourself.

**Dependent Children's Rider** — You can include coverage on your children (infant through 20 years). This coverage can be converted to permanent coverage in the future, helping your child secure their insurability later in life.

**Disability Waiver of Policy Charges Rider<sup>4</sup>** — Your monthly deductions will be waived if you become disabled for six months.

**Disability Continuation of Planned Premium Rider<sup>4</sup>** — A specified monthly amount of premium will be contributed to your policy if you become disabled for six months.

**Guaranteed Insurability Rider** — You have the option to periodically increase your coverage amount without additional underwriting.

## Take the next step

Life insurance is a responsible way to take care of your loved ones. An AccumUL Answers policy helps you protect your family today and also provides flexibility for the future. It's life insurance that works for whatever direction life takes you.



<sup>1</sup>Death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary (Internal Revenue Code Section 101(a)(1)). There are certain exceptions to this general rule including policies that were transferred for valuable consideration (IRC § 101(a)(2)). This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.

<sup>2</sup>Increases in coverage may require additional underwriting. Premiums are subject to minimum and maximum limits.

<sup>3</sup>The amount that may be available through loans and withdrawals, as defined in the contract.

<sup>4</sup>Only one Disability rider may be added



## 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)

This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

Base plan, riders and product features may not be available in all states and may vary by state.

This brochure is only a brief summary of some of the key features of this policy. For more complete information, you should refer to the form of the policy, including any applicable riders and endorsements to the policy, and other materials about the policy that you will receive. We strongly urge you to thoroughly review all of these items and to discuss any questions you have with our licensed agent/producer or with your own professional advisors, as appropriate.

All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

AccumUL Answers - Sex Distinct Policy Forms: ICC13L096P or state equivalent; D427LFL13P in FL. Unisex Policy Form Numbers: ICC13L097P or state equivalent; D428LFL13P in FL.

Life insurance underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000.

Rider Form Numbers: Terminal Illness Accelerated Death Benefit, ICC13L098R or state equivalent; D433LNA13R in FL. Chronic Illness Accelerated Death Benefit, ICC13L099R or state equivalent; D478LFL13R in FL. Lapse Guard, C507LNA08R or state equivalent; C578LFL08R in FL. Accidental Death Benefit, 2144L-0989 or state equivalent. Additional Insured Term (Self), ICC08L003R or state equivalent; C643LFL08R in FL. Additional Insured Term (Other), ICC08L004R or state equivalent; C644LFL08R in FL. Dependent Children's, ICC08L007R or state equivalent; C575LFL08R in FL. Disability Waiver of Policy Charges, 423L-0982 or state equivalent. [Disability Continuation of Planned Premium], ICC13L100R or state equivalent; D443LNA13R in FL. Guaranteed Insurability, ICC08L006R or state equivalent; C574LFL08R in FL.

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.