

AccumUL AnswersSM

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 policy offers you the security of a death benefit and flexibility for the future.

Description

AccumUL Answers is a universal life policy designed to provide you with:

- Permanent life insurance coverage that may last for your lifetime
- Cash value¹ that can be accessed for future expenses²
- Flexibility for the future

Issue Ages

- 0-85

Minimum Initial Death Benefit

- \$25,000 for Standard risk class
- \$100,000 for all other risk classes

Death Benefit Options

- Level (Option 1) — Your death benefit will stay the same throughout your policy.
- Increasing (Option 2) — Your death benefit may increase over time and will equal your specified amount of insurance plus the policy's accumulation value.

Premium Payments

Your policy premiums are flexible, meaning that you can increase or decrease the amount of your payment. The more you choose to pay, the greater your cash value¹ accumulation may be. As long as your surrender value is sufficient to cover your monthly deductions, your policy will remain in force.

No-Lapse Protection

Two levels of no-lapse protection are available:

- By paying premiums equal to or above the short-term no-lapse protection premium, you are guaranteed that your death benefit will last for five years.
- By paying premiums equal to or above the long-term no-lapse protection premium,³ you are guaranteed that your death benefit will last:
 - For 30 years (for ages 0-55)
 - To age 80 (for ages 56-79)

After the no-lapse protection period, your policy can continue on a non-guaranteed basis.

Accumulation Value

Your policy has an accumulation value that will earn interest at a current interest rate, which will never be less than 2%.

Access to Your Cash Value¹

You have access to your cash value¹ through income-tax-free loans and withdrawals.^{2,4}



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

Available Riders

Riders (With Qualifying Policies at No Additional Cost)

Accelerated Death Benefit for Terminal Illness — You can receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (as defined in the rider).

Accelerated Death Benefit for Chronic Illness — You can receive a portion of the death benefit early if the insured is chronically ill (as defined in the rider). This benefit can help cover the rising costs of long-term care, although there is no nursing home confinement required.

Lapse Guard® — Prevents policies from lapsing and triggering a potentially large taxable event due to outstanding loans.



Optional Riders (With Additional Cost)

Guaranteed Insurability — Provides the option to periodically increase the specified amount without additional underwriting at specified intervals and following certain events such as marriage or the birth of a child.

Accidental Death Benefit — Provides an additional death benefit in the event of death due to a covered accident.

Disability Waiver of Policy Charges — In the event of a covered disability, this rider will waive the monthly deduction amount while the disability continues.

Disability Continuation of Planned Premium — In the event of a covered disability, this rider will contribute a specified monthly amount of premium to the policy while the disability continues.

Dependent Children's — Provides coverage for dependent children ages 15 days through 20 years.

Additional Insured Term — Provides an additional death benefit on the primary insured or up to four additional insureds.

¹The amount that may be available through loans and withdrawals, as defined in the contract.

²Any policy withdrawals, loans and loan interest will reduce policy values and benefits.

³The long-term no-lapse protection premium is not available for insureds age 80 or above.

⁴For federal income tax purposes, tax-free income assumes (1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and (2) the policy does not become a modified endowment contract. See IRC §72, 7702(f)(7)(B), 7702A. 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.

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.