



AccumUL Plus

Universal Life Insurance For Your Accumulation & Disbursement Needs

PLAN HIGHLIGHTS

FACE AMOUNT

\$25,000 and up

ISSUE AGES BASED ON AGE LAST BIRTHDAY

- 0-17 Standard Nontobacco risk only
- 18-80 All risks
- 81-85 Standard Nontobacco and Standard Tobacco risks only

Note: For the Unisex policy, issue ages start at 18.

RISK CLASSES

Preferred Plus Nontobacco*	Preferred Nontobacco*
Standard Plus Nontobacco*	Standard Plus Tobacco*
Standard Nontobacco	Standard Tobacco
Table Rated Nontobacco	Table Rated Tobacco

*Not available for face amounts under \$100,000.

INTEREST RATE

A minimum interest rate of 3% is guaranteed on the accumulation value. An additional 0.50% interest rate bonus will be credited to the policy's unloaned cash accumulation values after the 5th policy year as long as the current interest rate is higher than the guaranteed interest rate of 3%.

PREMIUMS

The planned premium is flexible and may be changed once during the policy year, beginning in policy year two and thereafter. Additional payments are premiums in addition to the planned premium and may be made by the policyowner at any time. No premium payments will be accepted after Attained Age 100, but the policy will continue to Attained Age 120 with no further monthly deductions.

DEATH BENEFIT OPTIONS

Two options are available to the policyowner.

Option 1: (Level) for the specified amount of insurance

Option 2: (Increasing) for the specified amount of insurance plus the accumulation value

The policyowner may change the Death Benefit Option once each year, after the first policy year. The death benefit may be increased with either Option 1 or Option 2 in order to qualify as life insurance in accordance with the Internal Revenue Code of 1986, as amended.

POLICY MATURITY AGE

Policy maturity age is 120. Upon policy maturity, if the insured is still living, the death benefit will be paid less any unpaid loan amount.

NO-LAPSE PROTECTION

AccumUL Plus provides two levels of no-lapse protection, which allow the policy to stay in force even if the Surrender Value is not enough to cover the monthly deduction.

Short-Term No-Lapse Protection

- Based on payment of Minimum Premiums
- Short-Term No-Lapse Protection Period:

Ages 0-60:	10 Years
Ages 61-64:	To age 70
Ages 65-85:	5 Years

- The Short-Term No-Lapse Protection can be restored at any time during the Short-Term No-Lapse Protection Period by paying appropriate premiums.

Long-Term No-Lapse Protection

- Based on payment of Target Premiums
- Long-Term No-Lapse Protection Period:

Ages 0-50:	30 Years
Ages 51-74:	To age 80
Ages 75-85:	None

The Long-Term No-Lapse Protection can only be restored within 90 days of losing the No-Lapse Protection (60 days if the policy has entered the Grace Period) by paying appropriate premiums.

Riders/Provisions included with the policy
(subject to state approval):

ACCELERATED DEATH BENEFIT FOR TERMINAL AND CHRONIC ILLNESS RIDER

(Form: C503LNA08R, or state equivalent. In ID, LA, OK, PA, TX and WA, ICC08L005R.) The Accelerated Death Benefit Rider for Terminal Illness and Chronic Illness is available at issue on all policies.

Terminal Illness: the rider provides a benefit of up to \$250,000 of the current death benefit if the insured provides evidence that their life expectancy is 12 months or less. The accelerated death benefit amount will be 94 percent of the amount you request.

Chronic Illness: the rider provides a benefit of up to \$250,000 of the current death benefit if the insured provides evidence that they are unable to perform 2 of the 6 ADLs and they have been confined to a Nursing home for 90 consecutive days or more. The benefit will be paid out either as a lump sum or the amount will be deposited into an account for the client.

LAPSE GUARDSM RIDER

(Form: C507LNA08R, or state equivalent. In ID, LA, NC, OK and WA, C507LNA08R. In PA, C821LPA09R. In TX, C732LTX08R.) May not be available in all states.) This is automatically attached to all issued policies with issue ages less than 76. The Lapse Guard rider is specifically designed to prevent policies from lapsing that have been over-funded and have had level disbursements taken for an extended period of time in retirement. Because exercise of this rider keeps the policy from lapsing, no policy loans will become taxable as income under current tax law. When the Lapse Guard rider is exercised, the accumulation value is reduced by 3%.

Note: For the Unisex policy, only the Lapse Guard Rider is available.

Additional Riders available for purchase
(subject to state approval):

GUARANTEED INSURABILITY RIDER

(Form: C504LNA08R, or state equivalent. In ID, LA, NC, OK, PA, TX and WA, ICC08L006R.) This rider provides the insured the option to periodically increase the specified amount without additional underwriting. Only one specified amount increase is allowed each year.

The increase in the specified amount may be elected 90 days following: (a) marriage of the insured; (b) the birth of the insured's child; (c) the adoption of a child by the Insured; and (d) the 3rd policy anniversary and every 3 years thereafter until the rider expires. The ability to increase the specified amount under item (d) will terminate if a specified amount increase is not exercised for five consecutive years.

No increase will be allowed under this rider if the increase would cause the current specified amount to exceed 200% of the initial specified amount or \$1,000,000 (whichever is less). A change in Specified Amount may result in the loss of the No-Lapse Protection.

ACCIDENTAL DEATH BENEFIT RIDER

(Form: 2144L-0989, or state equivalent. In PA, 2168L-0989.) This rider is available to issue ages 18-60 with renewal ages 19-64.

The minimum amount is \$10,000 and the maximum amount applies to:

- Issue ages 18-25 = \$100,000
- Issue ages 26-60 = \$250,000
- Or two times the face amounts, whichever is less

DISABILITY RIDER

(Form: 423L-0982, or state equivalent. In PA, 424L-0483.) Available to issue ages 18-55 with renewal ages 19-59. If the insured becomes disabled before the policy anniversary following the insured's 60th birthday and the disability continues for at least six months, this rider will waive payment of the monthly deduction amount (cost of insurance charges and expense charges) during the continuance of the disability, even if the disability extends beyond age 60.

ASSOCIATION GROUP DISABILITY RIDER

(Form: 2230L-0893, or state equivalent. In PA, 2233L-0893.) Same as disability rider except it is free for qualifying association members.

DEPENDENT CHILDREN'S RIDER

(Form: C521LNA08R, or state equivalent. In ID, LA, NC, OK, PA, TX and WA, ICC08L007R.) Available to issue ages 18-55 and is eligible for dependent children ages 15 days through age 23. This rider provides coverage to each covered child's 23rd birthday or the date the Insured reaches Attained Age 65. The maximum coverage amount is \$10,000 per child.

ADDITIONAL INSURED TERM RIDER

(Form: Self Rider Form: C563LNA08R, or state equivalent. In ID, LA, NC, OK, PA, TX and WA, ICC08L003R. Other Rider Form: C564LNA08R or state equivalent. In ID, LA, NC, OK, PA, TX and WA, ICC08L004R.) This term insurance rider provides an additional death benefit on the primary insured (Self) or up to four additional insureds (Other) for as long as the base policy remains in force, the insured reaches age 100 or the additional insured reaches age 100 whichever occurs first. Issue ages for the AIR-Self are 0-80, while issue ages for the AIR-Other are 18-80. Minimum face amount is \$25,000 and maximum is 2X base face amount. Rider charges are deducted from the policy accumulation value when due. Not available with base policies rated above 300% (Table 8).

LOANS

- Policy Years 1-9: Charge 6% in arrears
Credit 3%
Net 3%
- Policy Years 10+: Charge 3.5% in arrears
Credit 3.5%*
Net 0%*

*The 3.50% credit in years 10+ includes a 0.50% interest rate bonus that is only credited if the current interest rate is higher than the guaranteed interest rate.

SURRENDER CHARGES

Surrender charges will be deducted from the accumulation value:

- For ages 50 or younger: if the policy is surrendered during the first 15 policy years
- For ages 51-54: To age 65
- 55+: 10 Years

Surrender charges are based on the insured's issue age, gender, risk class, rate class and the length of time the policy has been in force.

Note: For the Unisex policy, surrender charges do not vary by gender.

MONTHLY DEDUCTIONS

A monthly deduction is deducted from the accumulation value each month. The monthly deduction includes:

- Monthly policy fee: Current = \$5
Guaranteed = \$10
- Monthly charge per \$1,000 of Specified Amount:
Current = Level for years 1-5
1/2 of initial level for years 6-10
None in years 11+
Guaranteed = Level in all years
- Cost of insurance for the current month
- Cost of riders for the current month

PREMIUM CHARGE

A Premium Charge is applied to each premium made under this policy.

- Current = 6% of premium up to the Target Premium in each year
3% of premium in excess of the Target Premium in each year
- Guaranteed = 6% of each premium payment

PARTIAL WITHDRAWALS

Partial withdrawals are available after the first policy anniversary. The minimum withdrawal is \$100. The maximum partial withdrawal is a percentage of the cash surrender value, less any outstanding loan balance, less an amount necessary to keep the policy and any riders in force for three months. The maximum partial withdrawal percentages are:

During the Surrender Charge Period	90%
After the Surrender Charge Period	100%

During the surrender charge period only one partial withdrawal is allowed each year. Surrender charges are not applied to partial withdrawals.

POLICY EXCLUSIONS/LIMITATIONS

The face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years from the date of issue (within one year in MO and ND). Instead, we will pay the sum of the premiums paid since issue, less any loan and loan interest due and any withdrawals. In MO, benefits are paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

LIMITATIONS

Face amount decreases greater than 50% of the initial face amount will not be allowed within the first 3 policy years.

At no time can the minimum face amount of the policy be less than the requirements of this product.

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

Underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com



Sex Distinct Policy Form: C518LNA08P (or state equivalent). In ID, LA, NC, OK, PA, TX and WA, ICC08L001P. Unisex Policy Form: C519LNA08P (or state equivalent). In ID, LA, NC, OK, PA, TX and WA, ICC08L002P.