

# Term Life Complete 15, 20, 30

*Life Insurance to help protect your home and your lifestyle*



## PLAN HIGHLIGHTS

### FIVE-YEAR GUARANTEE

The premium is guaranteed for the first five policy years.

- 20-year term
- 30-year term

### FULL GUARANTEE

The premium is guaranteed for the entire term.

- 15-year term
- 20-year term\*
- 30-year term\*

\*Optional benefits include partial return of premium (ROP).

### ISSUE AGES BASED ON AGE LAST BIRTHDAY

Maximum issue ages may vary by state, product and risk class.

Term	Guarantee	Without ROP	With ROP Nontobacco	With ROP Tobacco
15-Year	Full	18-65	N/A	N/A
20-Year	5-year	18-65	N/A	N/A
20-Year	Full	18-60	18-50	18-50
30-Year	5-year	18-65	N/A	N/A
30-Year	Full	18-50	18-50	18-50

### FACE AMOUNTS

\$100,000 plus  
(Non-ROP products)  
\$250,000 plus  
(ROP products)

### RISK CLASSES

Preferred nontobacco  
Preferred tobacco  
Standard nontobacco  
Standard tobacco  
Standard table rated N.T.\*  
Standard table rated tobacco\*  
ROP not available with Flat extras.

\*Not available with ROP above Table 6.

### PARTIAL RETURN OF PREMIUM

The return of premium (ROP) feature is an optional benefit that allows the policyowner to receive a refund, up to 100 percent of all premiums paid into the policy upon surrender of the policy. The ROP amount will return all available premiums, paid and waived, including all policy fees and all rider premiums.

### UNDERWRITING

Full underwriting

### PREMIUM MODES

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

### POLICY FEE

\$60 per year

### PRODUCT FEATURES INCLUDED

(Subject to state approval)

#### ACCELERATED DEATH BENEFIT RIDER

(Form: 2670L-1203, or state equivalent. In FL, 2486L-0799. In TX, 2685L-1203.) This rider provides a lump-sum benefit if the insured provides evidence that his/her life expectancy is 24 months or less. The lump-sum benefit is equal to 92 percent of the death benefit. Once the 92 percent benefit is paid, the policy is terminated. In FL, the life expectancy is 12 months or less and the lump-sum is 94 percent.

#### RESIDENTIAL DAMAGE 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 PROVISION\*

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

### OPTIONAL FEATURES AVAILABLE

(Subject to state approval)

#### DISABILITY INCOME RIDER (Not available on ROP products)

(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\*\*.

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

Availability may vary by product.

## 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.

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

## 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.

## RENEWABILITY

Policies may be renewed annually to age 95, without evidence of insurability.

## 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 within 30 days of the date the policy is in force. The premium paid will be refunded and your policy will be cancelled.

## 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.

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Underwritten by:

### UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

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**

- 15-year level term: C087LNA08P, or state equivalent. In FL, C130LFL08P. In LA, C170LLA08P. In NC, C230LNC08P. In OK, C300LOK08P. In TX, C360LTX08P.
- 20-year level term: C091LNA08P, or state equivalent. In FL, C134LFL08P. In LA, C174LLA08P. In NC, C234LNC08P. In OK, C304LOK08P. In TX, C364LTX08P.
- 20-year level term with return of premium: C092LNA08P, or state equivalent. In FL, C135LFL08P. In LA, C175LLA08P. In NC, C235LNC08P. In OK, C305LOK08P. In TX, C365LTX08P.
- 30-year level term: C095LNA08P, or state equivalent. In FL, C138LFL08P. In LA, C178LLA08P. In NC, C238LNC08P. In OK, C308LOK08P. In TX, C368LTX08P.
- 30-year level term with return of premium: C096LNA08P, or state equivalent. In FL, C139LFL08P. In LA, C179LLA08P. In NC, C239LNC08P. In OK, C309LOK08P. In TX, C369LTX08P.

#### **Five-Year Guarantee**

- 20-year level term: C089LNA08P, or state equivalent. In FL, C132LFL08P. In LA, C172LLA08P. In NC, C232LNC08P. In OK, C302LOK08P. In TX, C362LTX08P.
- 30-year level term: C093LNA08P, or state equivalent. In FL, C136LFL08P. In LA, C176LLA08P. In NC, C236LNC08P. In OK, C306LOK08P. In TX, C366LTX08P.