

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

AccumUL Plus



BECAUSE YOU HAVE DREAMS FOR THE FUTURE



YOU WANT TO SECURE YOUR FAMILY'S FUTURE IF SOMETHING HAPPENS TO YOU.
YOU WANT TO SEND YOUR CHILDREN TO COLLEGE.
YOU WANT TO SAVE MONEY AND FEEL SECURE ABOUT IT.
YOU WANT A STREAM OF INCOME TO SUPPLEMENT RETIREMENT.

**IF YOU HAVE DREAMS FOR THE FUTURE,
HOW CAN YOU PLAN NOW TO MAKE THEM COME TRUE?**

AccumUL Plus life insurance can help set a solid foundation for your future while providing protection for your family if something happens to you. AccumUL Plus is a flexible premium life insurance policy that can build cash value over time. Many people like this feature because in addition to protecting their families, it serves as a conservative wealth accumulation vehicle.



AccumUL Plus offers:

- **Face amounts from \$25,000 and up**
- **Excellent cash accumulation value**
- **No cost Accelerated Death Benefit Rider**
(Form: C503LNA08R, or state equivalent. In ID, OK, PA and TX, ICC08L005R. In OR, C664LOR08R)
- **Lapse Guard Rider**
(Form: C507LNA08R or state equivalent. In ID, OK and OR, C507LNA08R. PA and TX, 2497L-0799)

In addition, AccumUL Plus offers options allowing you to tailor your policy to your specific needs. Your agent can explain the details and answer any questions.

- **Accidental Death Benefit Rider**
(Form: 2144L-0989, or state equivalent. In PA, 2168L-0989)
- **Additional Insured Term Rider**
(Self or Other Insured. Self Rider Form: C563LNA08R or state equivalent. In ID, OK, PA and TX, ICC08L003R. In OR, C563LNA08R; Other Insured Form: C564LNA08R, or state equivalent. In ID, OK, PA and TX, ICC08L004R. In OR, C564LNA08R.)
- **Association Group Disability Rider**
(Form: 2230L-0893, or state equivalent. In PA, 2233L-0893)
- **Dependent Children's Rider**
(Form: C521LNA08R, or state equivalent. In ID, OK, PA and TX, ICC08L007R. In OR, C521LNA08R.)
- **Disability Rider**
(Form: 423L-0982, or state equivalent. In PA, 424L-0483)
- **Guaranteed Insurability Rider**
(Form: C504LNA08R, or state equivalent. In ID, OK, PA and TX, ICC08L006R. In OR, C504LNA08R.)



“I’m a single parent and my AccumUL Plus premium is tailored to fit my budget. I feel secure that I can afford something as important as life insurance.”

— Patricia, age 34*



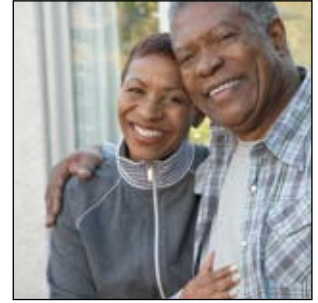
“When I have extra money I put it into my AccumUL Plus policy to build up the cash value. In case of an emergency, money is there for us, tax-free.”

— Bill, age 46*



“We have one-year old twins and college won’t be any cheaper in 18 years. AccumUL Plus allows us to save for the twins’ education.”

— Sarah and Dan, ages 28 and 30*



“The cash value in our AccumUL policy will help supplement our income so Harry can retire early.”

— Beth, age 59*

*These are fictitious examples for illustrative purposes only. They do not represent actual people.

AccumUL Plus and Retirement Planning

Most people recognize the need for a retirement plan but don’t start the plan early enough. Don’t let that happen! Plan now with the help of AccumUL Plus.

This chart compares an AccumUL Plus life insurance policy with other available financial vehicles – and their tax implications. AccumUL Plus can play a significant role in helping you achieve your wealth accumulation goals.

	Annual limits on contributions	Tax-deferred accumulation	Tax-preferred distribution	Income-tax free death benefits
AccumUL Plus life insurance	No	Yes	Yes	Yes
Individually owned deferred annuity	No	Yes	No	No
Traditional IRA	Yes	Yes	No	No
Roth IRA	Yes	Yes	Yes	No
Certificate of Deposit	No	No	No	No
Qualified Plan	Yes	Yes	No	No
Mutual fund	No	No	No	No
Municipal bond fund	No	Yes	Yes	No

ACCUMUL PLUS LIFE INSURANCE CAN HELP SET A SOLID FOUNDATION FOR YOUR FUTURE WHILE PROVIDING PROTECTION FOR YOUR FAMILY IF SOMETHING HAPPENS TO YOU. YOU HAVE DREAMS FOR THE FUTURE. PLAN NOW TO MAKE THEM COME TRUE WITH THE HELP OF ACCUMUL PLUS.

The Company Behind Your Guarantee

A guarantee is only as strong as the company behind it.

Mutual of Omaha's strong financial status and industry ratings show our strength and stability.

Mutual of Omaha has provided financial protection and outstanding service for more than 95 years. Our conservative, yet progressive, investment strategy has produced steady, significant growth. Our ultimate pledge is to meet our financial obligation to customers.

United of Omaha Life Insurance Company is a wholly owned subsidiary of Mutual of Omaha Insurance Company. Chartered in 1926, United of Omaha has provided insurance and annuity products for over 80 years and currently has nearly \$173.9 billion of life insurance in force.

Independent financial ratings reflect strength and stability

Rating Agency	Mutual of Omaha/United of Omaha
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior)* This rating is second highest of 16.
Moody's Investors Services (for current financial strength and ability to withstand financial stress in the future)	Aa3 (Excellent)* This rating is fourth highest of 21.
Standard & Poor's (for financial strength to meet obligations to policyholders)	AA- (Very Strong)* This rating is fourth highest of 21.

(*As of 11/08.)

Our Commitment to the Community



Beyond our financial strength, Mutual of Omaha has carefully chosen to support activities and organizations that are meaningful to us and the people we serve, like you. This includes *Mutual of Omaha's Wild Kingdom*, illustrating the company's commitment to conservation and protection of the environment.

Through our sponsorships, we inspire hope, offer secure supportive environments and teach in fun and unexpected ways.

LIFE INSURANCE UNDERWRITTEN BY:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

POLICY EXCLUSIONS

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.

Policy Forms:

AccumUL Plus

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

Sex Distinct Policy Form C518LNA08P, or state equivalent. In ID, OK, PA and TX, ICC08L001P. In OR, C518LNA08P.

Unisex Policy Form C519LNA08P, or state equivalent. In ID, OK, PA and TX, ICC08L002P. In OR C519LNA08P.