

The Company Behind Your Protection

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.

A. M. Best Company, Inc. has rated Mutual of Omaha A+ (Superior) for overall financial strength and ability to meet ongoing financial obligations to policyholders. The A+ rating is the second highest of 16 ratings. (As of 10/08)

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. United of Omaha is not licensed in New York.

Begin today.



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



Base plan, riders and product features may not be available in all states. Exclusions, limitations and reductions may apply.

Whole Life Guaranteed Policy Form 7630L-0505, or state equivalent. In OK, 7645L-0505. In OR, 7646L-0505. In PA, A967LPA06P. In TX, 7649L-0505.

Whole Life Express Policy Form 6879L-0202, or state equivalent. In OK, 6918L-0202. In OR, 6949L-0202. In TX, 6920L-0202.

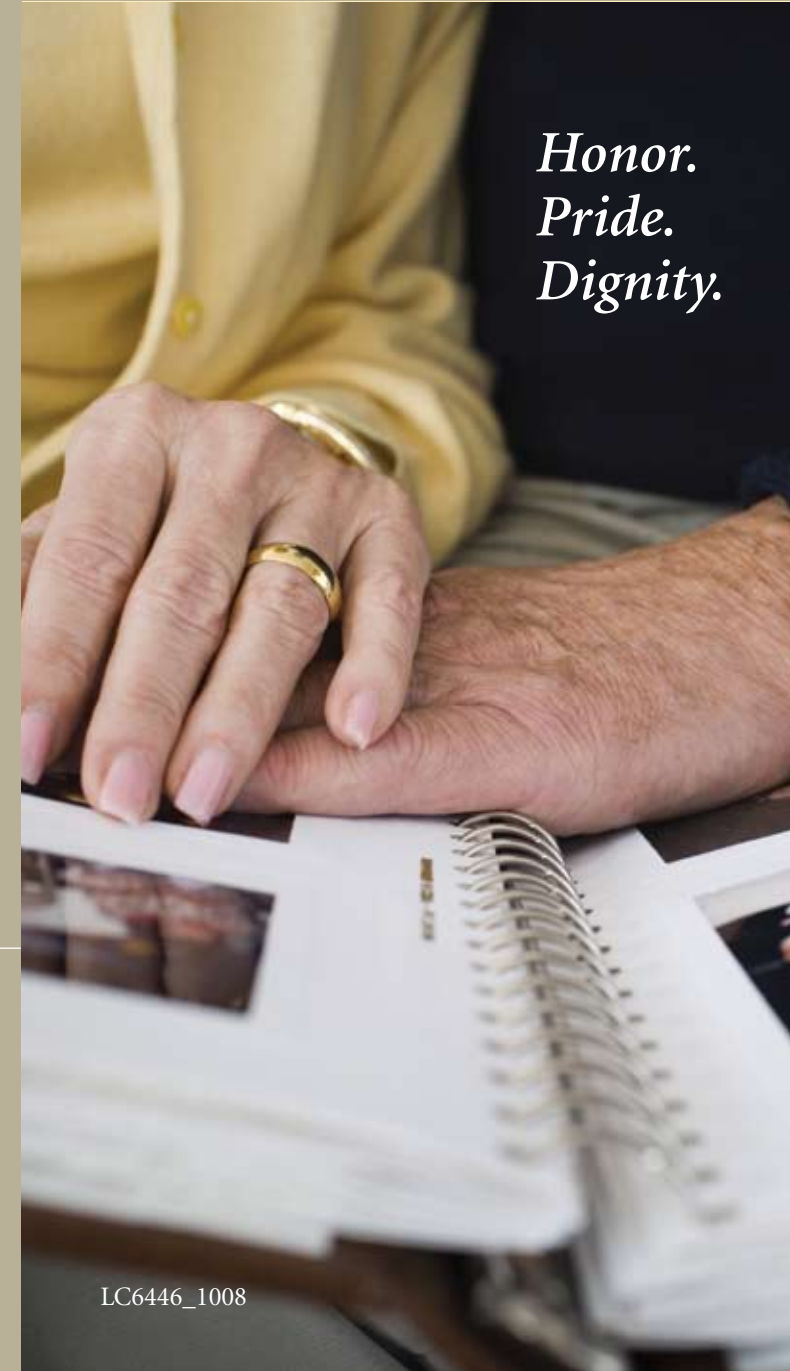
UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

Whole Life Guaranteed Whole Life Express



EASY-TO-APPLY FOR LIFE INSURANCE PROTECTION

*Honor.
Pride.
Dignity.*



LC6446_1008



Different Choices, Same Protection

Whole Life Guaranteed

Want coverage that is easy to apply for? Whole Life Guaranteed may be the right choice for you. Up to \$20,000 death benefit guaranteed*, no health questions.

Whole Life Express

Want more coverage? Whole Life Express may be for you. Lock-in a larger death benefit from \$20,000 to \$50,000. No physical exam, just health questions.

You've always taken care of the people who are important to you.

You've lived your life with honor. You take pride in paying your own way. Now, you want to maintain that dignity even when your loved ones must continue without you.

Whole Life Insurance from United of Omaha Life Insurance Company pays benefits directly to the person you choose. It helps to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind. It's how you want things done.

Whole Life Features

(may vary by state)

	Whole Life Guaranteed	Whole Life Express
Available to	Ages 45–85	Ages 26–85
Death Benefit (to age 100)	\$5,000 to \$20,000*	\$20,000** to \$50,000
Applying for Coverage	Guaranteed acceptance***, no medical exam, no health questions	Simplified application with health questions, no medical exam

- Cannot be canceled for any reason as long as premiums are paid
- Benefits never decrease
- Rates never increase with age
- Nontobacco user discount available (on Whole Life Express)
- Builds cash value that you can borrow against
- Benefits paid to your beneficiary income tax free under current federal tax laws
- Full death benefit, less any outstanding policy loans and loan interest, paid at age 100 if the insured is still alive

Policy Exclusions

The policy's face amount will not be paid if your death results from suicide, while sane or insane, within two years of the date of issue (in Colorado, Missouri and North Dakota, within one year). Instead, we will pay the sum of premiums paid since issue minus any loan not repaid. In Missouri, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

*During the first two policy years (in NJ, one year for males ages 79-85 and females ages 84 and 85), the death benefit will equal 120 percent of the premiums you paid if death results from a sickness or natural causes. Full death benefits will be paid if death results from an accidental bodily injury.

**The minimum death benefit is \$5,000 for ages 26-44. In MA and MN for ages 26-85.

***Insureds may combine **the maximum \$20,000 Whole Life Guaranteed limit** with all other types of guaranteed issue Whole Life coverage from Mutual of Omaha to reach, **but not exceed**, a combined maximum of \$25,000.