



TERM LIFE *COMPLETE 15, 20, 30*
LIFE INSURANCE TO HELP PROTECT YOUR HOME AND LIFESTYLE



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 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.

Base plan riders and product features may not be available in all states and may vary by state.

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Policy Forms:

Full Guarantee

- 15-year level term: C087LNA08P, or state equivalent. In OK, C300LOK08P. In TX, C360LTX08P. In OR, C310LOR08P. In PA C320LPA08P.
- 15-year level term with return of premium: C088LNA08P, or state equivalent. In OK, C301LOK08P. In TX, C361LTX08P. In OR, C311LOR08P.
- 20-year level term: C091LNA08P, or state equivalent. In OK, C304LOK08P. In TX, C364LTX08P. In OR, C314LOR08P. In PA, C324LPA08P.
- 20-year level term with return of premium: C092LNA08P, or state equivalent. In OK, C305LOK08P. In TX, C365LTX08P. In OR, C315LOR08P.
- 30-year level term: C095LNA08P, or state equivalent. In OK, C308LOK08P. In TX, C368LTX08P. In OR, C318LOR08P. In PA, C328LPA08P.
- 30-year level term with return of premium: C096LNA08P, or state equivalent. In OK, C309LOK08P. In TX, C369LTX08P. In OR, C319LOR08P.

Five-Year Guarantee

- 20-year level term: C089LNA08P, or state equivalent. In OK, C302LOK08P. In TX, C362LTX08P. In OR, C312LOR08P. In PA, C322LPA08P.
- 20-year level term with return of premium: C090LNA08P, or state equivalent. In OK, C303LOK08P. In TX, C363LTX08P. In OR, C313LOR08P.
- 30-year level term: C093LNA08P, or state equivalent. In OK, C306LOK08P. In TX, C366LTX08P. In OR, C316LOR08P. In PA, C326LPA08P.
- 30-year level term with return of premium: C094LNA08P, or state equivalent. In OK, C307LOK08P. In TX, C367LTX08P. In OR, C317LOR08P.

“YOU HAVE A FAMILY, YOU HAVE A HOME, YOU WANT TO PROTECT IT ALL.”



You’ve worked hard to establish a comfortable home and lifestyle for your family. *So why not protect it?* Term Life Complete insurance from United of Omaha Life Insurance Company can help give you and your family peace of mind in knowing that money will be available to pay off the mortgage if you die, or to help make the mortgage payments if you suffer a disability. In other words, you can protect everything you’ve worked hard to build right now.

ABOUT MUTUAL OF OMAHA

From its founding in 1909, Mutual of Omaha has grown into a full-service, multi-line organization providing insurance and financial products for individuals, business and groups throughout the United States. The premiere of *Mutual of Omaha’s Wild Kingdom* in 1963 began to illustrate the company’s commitment to conservation and protection of the environment.

Mutual of Omaha has carefully chosen to support activities and organizations that are meaningful to us and to the people we serve, like you. Through our sponsorships, we inspire hope, offer secure supportive environments and teach in fun and unexpected ways.



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- Offers face amounts beginning at \$100,000
- Requires a full health inquiry
- Has popular features included

Plus, Term Life Complete offers a variety of options to customize your policy for you, your family and your budget. Not sure which policy options are right for you? Your agent can help you understand your choices.

LET’S BUILD YOUR POLICY.

First, decide how to structure your base policy. Choose the death benefit amount and whether or not you want the partial return of premium feature.

• Level death benefits

Level death benefits are available in term periods of 15, 20 and 30 years. You choose a policy with either premiums guaranteed for the entire level period or guaranteed for the first five years. Depending on your needs, you choose how long you want the protection to last.

• Partial return of premium

This feature refunds all available premiums paid at the end of your level policy term (the policy must be surrendered). Even if you cancel your policy before the end of the policy term, you may be able to receive a partial refund. If you want the option to get your money back, this feature may be for you.

Next, learn what’s included in your coverage:

• Accelerated death benefit rider

(Form: 2670L-1203, or state equivalent. In OR, 2701L-1203. In PA, 2684L-1203. In TX, 2685L-1203.) This no-cost rider pays 92 percent of the death benefit in a lump-sum if you provide evidence that your life expectancy is 24 months or less. Once the benefit is paid out, the policy will be terminated. In FL, the life expectancy is 12 months or less and the lump-sum is 94 percent.

• Waiver of premium for unemployment provision

In the event of unemployment, United of Omaha waives the premium for the base plan and all riders for one six-month period.

• Residential damage rider

(Form: A735LNA06R, or state equivalent.) If your primary residence sustains \$25,000 or more of damage, the premium for the base policy and all riders are waived for one six-month period.

• Common carrier death benefit provision

If you should die in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train or bus), this provision provides for an additional death benefit equal to 100 percent of the original face amount or \$250,000, whichever is less.

And, you can customize your policy by deciding whether or not you’d like to purchase one or all of the following riders:

• Disability income

Form: 2668L-1203, or state equivalent. In OK, 2706L-1203. In PA, 2699L-1203. In TX, 2715L-1203.) If you become disabled, this rider provides cash to help make mortgage payments, medical payments or it can be used for family needs. The benefit duration is either 18 or 30 months and begins after a 90-day elimination period. Availability may vary by product.

• Disability waiver of premium rider

(Form: 2669L-1203, or state equivalent. In OK, 2707L-1203. In PA, 2700L-1203.) If you become disabled, this rider allows the premium for the base plan and all riders to be waived after the 90-day elimination period.

• Accidental death benefit

(Form: 2143L-0989, or state equivalent. In PA, 2167L-0989.) This rider provides for an additional death benefit amount in the event of your accidental death.

• Dependent children’s coverage

(Form: A981LNA06R or state equivalent.) You can choose to purchase a small amount of term life insurance coverage for your dependent children (infant to 20 years). This rider also helps secure your dependent children’s insurability later in life (up to age 23) because it can be converted to permanent life insurance.

DID YOU KNOW?

Your home may be the greatest financial investment you make during your lifetime. It’s also a place where family memories are made. Shouldn’t safeguarding your home be a central part of your family’s planning?

Consider that the true cost of your home is much more than the face amount of its mortgage. Typically, with principal and interest, a 30-year mortgage will cost more than twice the amount of the original loan.

With today’s medical advances and increased life expectancies, you do have a good chance of living a long life. The chart below indicates how likely you are to survive the given term periods. A policy with the partial return of premium option can offer you the coverage needed to protect your family – plus, it provides the added benefit of returning premiums to you if you do survive the term period selected.

Issue Age	Probability of Surviving ¹		
	15 years	20 years	30 years
30	98%	96%	90%
35	97%	94%	85%
40	95%	91%	77%
45	92%	86%	66%
50	88%	79%	50%

Yet, the unexpected can happen. Unfortunately, many families lose their homes each year due to death, disability, illness or unemployment.

Term Life Express and Term Life Complete can help protect your home and your family’s lifestyle.

¹Based on the 2001 Commissioners Standard Ordinary Mortality Table (most recent available).

You have a family. You have a home. Term Life Complete from United of Omaha Life Insurance Company can help you protect it all.