

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Whole Life Express



Mutual of Omaha

EASY-TO-APPLY FOR LIFE INSURANCE PROTECTION

*Honor.
Pride.
Dignity.*

LC6447_0109

Whole Life Express

Offers qualified applicants a death benefit up to \$25,000 with no medical exam—just a limited number of health questions. Random telephone interviews are conducted and underwriting can be completed in a matter of days.



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 provides affordable protection that pays benefits directly to the person you choose. It helps you to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind. It's how you want things done.

Features

(may vary by state)

Available to	Ages 0-80
Death Benefit (to age 100*)	\$5,000 to \$25,000
Applying for Coverage	Simplified application with a limited number of health questions and no medical exam; random telephone interviews

*At age 100, the death benefit, less any outstanding policy loans and loan interest, will be paid if the insured is still alive.

Calculate Your Premium

Follow these steps to calculate premium.

Example
(Male, age 60,
Non-tobacco,
needs \$10,000
of Whole Life
Express coverage)

**My Whole Life
Express Plan
Death Benefit**

\$ _____

1. Divide the desired death benefit amount by 1,000.	10	1. _____
2. Locate the rate chart for the plan you chose. Look for your age group and tobacco user status, if applicable. Identify the premium rate per thousand.	\$53.00	2. _____
3. Multiply #1 by #2 above. This is your annual premium.	\$530.00	3. _____
4. Add policy fee of \$36	\$566.00 Annually	4. _____
5. Payment Options: Multiply annual premium by: -0.089 for monthly bank draft -0.52 for semiannual -0.275 for quarterly	Monthly \$50.37 Semiannual \$294.32 Quarterly \$155.65	5. _____

- Cannot be canceled for any reason as long as premiums are paid
- Benefits never decrease
- Rates never increase with age; nontobacco user discount available
- Builds cash value that you may borrow against
- Benefits paid tax-free to your beneficiary under current federal tax laws

Affordable Protection

(Rates shown are annual rates per \$1,000)

Whole Life Express

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
0-4	\$6.80	\$6.80	\$6.10	\$6.10
5-9	\$7.70	\$7.70	\$6.90	\$6.90
10-14	\$8.80	\$8.80	\$7.80	\$7.80
15-19	\$10.00	\$10.00	\$9.00	\$9.00
20-24	\$11.60	\$17.00	\$10.50	\$12.50
25-29	\$13.80	\$21.00	\$12.50	\$15.00
30-34	\$16.50	\$25.00	\$14.50	\$17.50
35-39	\$20.00	\$30.00	\$17.00	\$20.50
40-44	\$25.00	\$35.00	\$19.50	\$24.00
45-49	\$30.00	\$41.00	\$22.00	\$30.00
50-54	\$35.00	\$46.00	\$25.00	\$33.00
55-59	\$41.00	\$58.00	\$32.00	\$40.00
60-64	\$53.00	\$80.00	\$40.00	\$51.00
65-69	\$68.00	\$111.00	\$51.00	\$72.00
70-74	\$95.00	\$154.00	\$67.00	\$108.00
75-79	\$131.00	\$196.00	\$97.00	\$149.00
80	\$184.00	\$238.00	\$155.00	\$198.00

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 01/09)

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.



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.

Begin today.



Mutual of Omaha

Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

Marketed by:

All American Brokers

6162 E. Mockingbird Ln.

Suite 104

Dallas, Texas 75214

Phone: 214-821-6677

Toll Free: 800-462-2322

Fax: 214-821-6676

www.allamericanbrokers.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR

Base plan and product features may not be available in all states.

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