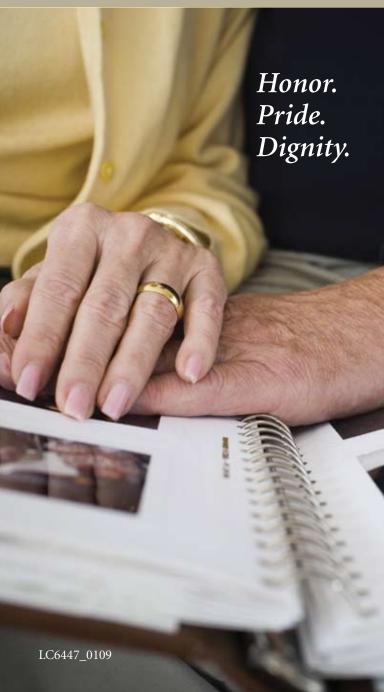
Whole Life Express



EASY-TO-APPLY FOR LIFE INSURANCE PROTECTION



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 Death Benefit (to age 100*) 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

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)

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

Whole Life Express							
	Male		Female				
Issue Age	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.



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





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.