

UNITED OF OMAHA LIFE INSURANCE COMPANY  
A MUTUAL of OMAHA COMPANY



# > Term Life Express<sup>®</sup> 10, 15, 20, 30

INSURANCE TO HELP PROTECT YOUR HOME AND LIFESTYLE



# 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 insurance from United of Omaha Life Insurance Company (United of Omaha) can help give you and your family peace of mind in knowing that money will be available:

- To help pay off the mortgage if you die
- To assist with the mortgage payments if you suffer a disability

Term life insurance is an affordable way to help protect the home and life you've built for your family.

## Is term life insurance right for you?

### Term Life Express® 10, 15, 20, 30

This product offers face amounts ranging between \$25,000 – \$300,000\*\* and simplified underwriting that doesn't require a lengthy health inquiry. Because the underwriting process is simple, approval is fast and you can receive your policy within a couple of weeks. If you want coverage quickly, Term Life Express may be the right choice.

\*\* \$25,000 – \$300,000 ages 18-50

\$25,000 – \$250,000 ages 51-65

## Choices to Make

You will need to decide on certain features to build your base policy. Your agent/producer can help you understand what's available to you.

- **Level death benefits** are available in term periods of 10, 15, 20 and 30 years.
- **Partial return of premium 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.

## You'll Get These Valuable Features at No Cost:

- **Accelerated Death Benefit Rider (ROP policies)**  
(Form: 2670L-1203, or state equivalent. In FL, 2486L-0799. In OR, 2701L-1203. In PA, 2684L-1203. In TX, 2685L-1203. In WA, 2686L-1203.) 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 IN, OR and WA, lump sum is 94 percent. In FL, the life expectancy is 12 months or less and the lump sum is 94 percent.
- **Living Benefit Riders (Non-ROP policies)**  
For each of the following Accelerated Death Benefit Riders, the requested benefit amount may not exceed 80 percent of the policy's face amount as of the policy issue date. Definitions of chronic or critical illness may vary by state.
  - **Chronic Illness Rider**  
(Form: ICC16L142R, or state equivalent. In FL, D577LFL16R.) Provides an accelerated death benefit if the insured is certified by a physician within the last 12 months as unable to perform two of six Activities of Daily Living (ADLs) for 90 consecutive days, or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment.

- **Terminal Illness Rider**  
(Form: ICC16L141R, or state equivalent. In FL, D576LFL16R.) Provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less.
- **Critical Illness Rider**  
(Form: ICC16L143R, or state equivalent. In FL, D578LFL16R.) Provides an accelerated death benefit if the insured has been certified by a physician as having one or more of the following conditions within the last 12 months: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, and stroke.
- **Residential Damage Rider**  
(Form: A735LNA06R, or state equivalent.) If your primary residence sustains \$25,000 or more of damage, the premium of the base policy and all riders are waived for one six-month period.
- **Waiver of Premium for Unemployment Rider\***  
(\*In IN, MT, SC and VT: Waiver of Premium for Unemployment Rider: D185LNA10R.) In the event of qualifying unemployment, United of Omaha waives the premium for the base plan and all riders 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 rider provides 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. Your agent/producer can provide details.

- **Disability Income Rider**  
(Not available on ROP Products)  
(Form: 2668L-1203, or state equivalent. In FL, 2714L-1203. In NC, 2698L-1203. In OK, 2706L-1203. In PA, 2699L-1203. In TX, 2715L-1203.)
- **Disability Waiver of Premium Rider**  
(Form: 2669L-1203, or state equivalent. In FL, 2696L-1203. In NC, 2697L-1203. In OK, 2707L-1203. In PA, 2700L-1203. In WA, B513LWA07R.)
- **Accidental Death Benefit**  
(Form: 2143L-0989, or state equivalent. In PA, 2167L-0989.)
- **Dependent Children's Coverage**  
(Form: A981LNA06R, or state equivalent. In FL, C561LFL08R.)



**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. 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.

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

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



## Give your family **peace of mind.**

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



