

# United of Omaha Accumulation Value Product Portfolio

The products described here are the national versions. For state special variations and detailed information, please consult the product highlight sheets.

UNITED OF OMAHA LIFE INSURANCE COMPANY  
A MUTUAL OF OMAHA COMPANY

## Product Portfolio Life Insurance



FIXED LIFE PRODUCTS BROKERAGE

PRODUCT Product Type	AccumUL Plus Accumulation & Disbursement	LEGACY SPL Single Premium Universal Life	GUL Complete Guaranteed UL – Fully Underwritten	GUL Express Guaranteed UL – Simplified Issue	GUL Survivor Joint and Last Survivor Guaranteed UL – Fully Underwritten
<b>Issue Ages</b> (Age Last Birthday)	0-17 Standard Nontobacco risk only 18-80 (all risks) 81-85 Standard Nontobacco and Standard Tobacco risks only Age Last Birthday	20-85 Age Last Birthday	18-80 (all risks) 81-85 Standard Nontobacco and Standard Tobacco risks only per \$100,000+ 66-85 Standard Nontobacco & Standard Tobacco risk only for \$50,000 - \$99,999 Age Last Birthday	18-65 Age Last Birthday	18-80 (all risks) 81-85 Standard Nontobacco and Standard Tobacco risks only Age Last Birthday There will be a maximum of 30 years age difference between the two insureds
<b>Target Market</b>	Ages 0-17 (juveniles), Ages 30+ Middle-to-upper income bracket Individuals seeking life insurance and cash accumulation Individuals seeking life insurance and retirement income	50 to 75 Individuals or couples with a desire to pass on a sum of money to heirs or charitable organizations upon their death	Individuals seeking guaranteed death benefit protection Ages 40-70 Middle to upper income Business owners	Individuals seeking guaranteed death benefit protection Simplified application process Quick issue	Couples seeking guaranteed death benefit protection to help preserve their estate Ages 55 to 75 Middle to upper income Business Owners Estate Preservation Lifetime guaranteed protection to age 120
<b>Needs</b>	Low premiums to attain specified cash value goals Supplement retirement income Pay for college expense Protect cash value from risk of market fluctuation Convert term plan to permanent insurance plan Note: A Unisex policy is also available for small business needs	Like to increase the size of their gift but don't want to wait an extended period of time to do so Desire to minimize tax liability for recipient of funds Don't plan on using the money for day-to-day expenses, but want access should they need it for emergencies	Lifetime guaranteed protection to age 120 Dial-a-guarantee flexibility Short-pay scenarios 1035 Exchange rollovers	Lifetime guaranteed protection to age 120 Dial-a-guarantee flexibility Short-pay scenarios 1035 Exchange rollovers	
<b>Face Amounts</b>	\$25,000 - \$99,999* \$100,000 - \$249,999 \$250,000 - \$499,999 *Below \$100,000, only Standard Nontobacco and Standard Tobacco risks are available	\$500,000 - \$999,999 \$1,000,000 and above	\$50,000 - \$99,999 for ages 66-85 Standard Nontobacco & Standard Tobacco risk only 20-75 with NAR of \$150,000 76-80 with NAR of \$100,000 81-85 with NAR of \$50,000 Face amounts are limited to a maximum Net Amount At Risk (NAR)	\$50,000 - \$250,000	\$250,000 plus (no banding)
<b>Underwriting Classes</b>	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Tobacco Standard Nontobacco Standard Tobacco	Standard Nontobacco Standard Tobacco	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Nontobacco Standard Plus Tobacco Standard Nontobacco Standard Tobacco	Standard Nontobacco Standard Tobacco	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Nontobacco Standard Plus Tobacco Standard Nontobacco Standard Tobacco Uninsurable
<b>Table Rates</b>	Tables AA (137.5%) to 16 (500%)	N/A	Tables AA (137.5%) to 16 (500%)	N/A	Tables AA (137.5%) to 16 (500%)
<b>Table Rate-Up Percentage</b>	25% per table; table-rated cases increase the fully commissionable premium.	N/A	25% per table; table-rated cases increase the fully commissionable premium.	N/A	May have one uninsurable (at least 6 months life expectancy) but the other insured must be rated a Table 6 or less. Maximum Substandard rating combination 16/8 (if one insured is greater than Table 8, the other insured must be Table 8 or less.) First 19 policy years.
<b>Surrender Charges</b>	For ages 50 or younger: if the policy is surrendered during the first 15 policy years For ages 51-54: To age 65 For ages 55+: 10 Years	First nine policy years Deducted from the cash accumulation value	First 19 policy years.	First 19 policy years.	First 19 policy years.
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> Current = \$5 – Guaranteed = \$10 Monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month <b>Premium Charge</b> Current = 6% of premium up to the Target Premium 3% of premium in excess of the Target Premium Guaranteed = 6% of each premium payment	<b>Monthly Policy Fees:</b> \$3 administrative fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month <b>Premium Charge</b> 5% premium charge on initial premium payment only	<b>Monthly Policy fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 10% premium charge for all years on each premium payment	<b>Monthly Policy fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 10% premium charge for all years on each premium payment	<b>Monthly Policy fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 20% premium charge for all years on each premium payment for current rate 25% premium charge for all years on each premium payment for guaranteed rate
<b>Riders</b>	Accelerated Death Benefit for Terminal and Chronic Illness Rider* Lapse Guard <sup>SM</sup> Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider *Included in the policy Disability Rider Association Group Disability Rider Dependent Children's Rider Additional Insured Term Rider (self & Other Insured)	Accelerated Death Benefit for Terminal Illness/ Chronic Illness* Living Benefit Liquidity Feature* – waiver of surrender charges for partial withdrawals made for specified events *Included in the policy	Accel. Death Benefit for Terminal Illness/ Chronic Illness Rider* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Rider Dependent Children's Rider *Included in the policy	Accel. Death Benefit for Terminal Illness/ Chronic Illness Rider* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Rider Dependent Children's Rider *Included in the policy	Four Year Level Term Insurance Rider
<b>Guaranteed Interest Rate</b>	3%	3%	3%	3%	3%
<b>Low-Cost Loans</b>	Years 1-9: Charge 6% in arrears; Credit 3%. Years 10+: Charge 3.5% in arrears; Credit 3.5% (includes 0.50 interest rate bonus only if the current rate is higher than the guaranteed rate).	Loan interest rate is 5% with a crediting rate of 3% in all years	Years 2+: Charge 5.66% in advance, Credit 3% \$500 minimum loan amount	Years 2+: Charge 5.66% in advance, Credit 3% \$500 minimum loan amount	Years 2+: Charge 5.66% in advance, Credit 3% \$500 minimum loan amount (may not apply in all states)
<b>Partial Withdrawals</b>	Allowed after first policy year, \$100 minimum withdrawal amount.	\$100 handling fee \$500 minimum withdrawal	\$100 handling fee \$500 minimum withdrawal	\$100 handling fee \$500 minimum withdrawal	Allowed after the first policy year \$100 handling fee \$500 minimum withdrawal
<b>Death Benefit Guarantees (may vary by state)</b>	<b>Short-Term No-Lapse Protection</b> Based on payment of Minimum Premiums Ages 0-60: 10 Years Ages 61-64: To age 70 Ages 65-85: 5 Years <b>Long-Term No-Lapse Protection</b> Based on payment of Target Premiums Ages 0-50: 30 Years Ages 51-74: To age 80 Ages 75-85: None	A single premium provides a guaranteed* death benefit amount to age 120 *Unpaid policy loans can cause the policy to lapse	The guaranteed coverage can be anywhere between a minimum required period of 20 years and maximum of lifetime coverage to age 120.	The guaranteed coverage can be anywhere between a minimum required period of 20 years and maximum of lifetime coverage to age 120.	Short-term No-Lapse Protection Period: Minimum premium guarantees policy for 20 years. Lifetime No-Lapse Protection Period: Lifetime premium guarantees policy to the youngest insured's age 120.
<b>Other Product Features</b>	1. Lapse Guard Protection 2. Wash Loan Feature in years 10+ 3. 0.50 Interest Rate Bonus after 5th policy year 4. Policy maturity age is 120	1. Simplified Underwriting 2. Short Application 3. No fluid requirements 4. Quick issue process 5. Guaranteed Return of Premium after the 5th policy year (No Cost)	1. Ability to 'catch-up' missed premium payments 2. Offers 'dial-a-guarantee' option	1. Simplified underwriting 2. Quick issue process 3. Ability to 'catch-up' missed premium payments 4. Offers 'dial-a-guaranteed' option	1. Split Option Provision included in the policy 2. Estate Tax Repeal Provision included in the policy 3. Catch-Up unlimited catch-up ability in policy years 1-20, 90 days in years 21+

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All products, base plans, provisions, features and riders may not be available in all states.

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# United of Omaha Term Product Portfolio

The products described here are the national versions. For state special variations and detailed information, please consult the product highlight sheets.



PRODUCT Product Type	TERM LIFE 10 10-Year Term		TERM LIFE 15 15-Year Term		TERM LIFE 20 20-Year Term		TERM LIFE 30 30-Year Term		TERM LIFE COMPLETE 15, 20, 30 Fully Underwritten Term		TERM LIFE EXPRESS 15, 20, 30 Simplified Issue Term		WHOLE LIFE EXPRESS Whole Life Insurance
<b>Issue Ages</b> (Age Last Birthday)	18-75 Age Last Birthday		18-70 Age Last Birthday		18-60 Age Last Birthday		18-50 (18-47 for Male Tobacco) Age Last Birthday		Non-Return of Premium	Return of Premium year	Non-Return of Premium	Return of Premium year	0-80 Age Last Birthday
									18-65 = 15/15 - 20/5 - 30/5	N/A	18-65 = 15/15 - 20/5 - 30/5	18-65 = 30/5	
									18-60 = 20/20	18-60 = 15/15 - 20/5 - 20/20 - 30/5	18-60 = 20/20	18-60 = 15/15 - 20/5 - 20/20	
									18-50 = 30/30	18-50 = 30/30	18-50 = 30/30	18-50 = 30/30	
									Maximum issue ages may vary by state and tobacco usage.		Maximum issue ages may vary by state and tobacco usage.		
<b>Target Market</b>	Lower-to-middle income bracket Families with limited resources Small business owners	Have young children Dual income family Single	Lower-to-middle income bracket Families with limited resources Small business owners	Have young children Dual income family Single	Lower-to-middle income bracket Families with limited resources Small business owners	Have young children Dual income family Single	Lower-to-middle income bracket Families with limited resources Small business owners	Have young children Dual income family Single	People with a mortgage loan Families with children	Those looking to supplement life insurance from work	People with a mortgage loan Families with children	Those looking to supplement life insurance from work	Individuals who want small face amounts of insurance protection for needs such as final expenses.
<b>Needs</b>	Cover short-term financial obligations Large face amount of insurance Low-cost insurance program Full 10-year rate guarantee		Cover intermediate to long-term financial obligations Large face amount of insurance Low-cost insurance program Full 15-year rate guarantee		Cover long-term financial obligations Large face amount of insurance Low-cost insurance program Full 20-year rate guarantee		Cover long-term financial obligations (30-year mortgage) Large face amount of insurance Low-cost insurance program Full 30-year rate guarantee		A Term product they can convert to a permanent life product Death benefit protection with an option to refund the premiums if the policy is never used Insurance coverage from a trusted company		Simple & quick process for purchasing life insurance Death benefit protection with an option to refund the premiums if the policy is never used Insurance coverage from a trusted company		Small face amount of permanent insurance Fully guaranteed death benefit Level premiums Covers final expenses
<b>Face Amounts</b>	\$100,000 - \$249,999 \$500,000 - \$999,999	\$250,000 - \$499,999 \$1,000,000 and above	\$100,000 - \$249,999 \$500,000 - \$999,999	\$250,000 - \$499,999 \$1,000,000 and above	\$50,000 - \$99,999* \$100,000 - \$249,999 \$250,000 - \$499,999	\$500,000 - \$999,999 \$1,000,000 and above	\$50,000 - \$99,999* \$100,000 - \$249,999 \$250,000 - \$499,999	\$250,000 - \$499,999 \$500,000 and above	\$100,000 plus		\$50,000 - \$400,000		\$5,000 - \$25,000
					*For Priority Term below \$100,000, only Standard Nontobacco and Standard Tobacco risks are available								
<b>Underwriting Classes</b>	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Nontobacco	Standard Plus Tobacco Standard Nontobacco Standard Tobacco	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Nontobacco	Standard Plus Tobacco Standard Nontobacco Standard Tobacco	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Nontobacco	Standard Plus Tobacco Standard Nontobacco Standard Tobacco	Preferred Plus Nontobacco Preferred Nontobacco Standard Plus Nontobacco	Standard Plus Tobacco Standard Nontobacco Standard Tobacco	Preferred Nontobacco Preferred Tobacco Standard Nontobacco	Standard Tobacco Standard table-rated Nontobacco Standard table-rated Tobacco	Standard Nontobacco Standard Tobacco		Nontobacco Tobacco
<b>Table Rates</b>	Tables AA (137%) to 16 (500%)		Tables AA (137%) to 16 (500%)		Tables AA (137%) to 16 (500%)		Tables AA (137%) to 16 (500%)		Tables AA (137.5%) to Table 16 (500%)		N/A		Standard (Up to table 4)
<b>Table Rate-Up Percentage</b>	25% per table; table-rated cases increase the fully commissionable premium.		25% per table; table-rated cases increase the fully commissionable premium.		25% per table; table-rated cases increase the fully commissionable premium.		25% per table; table-rated cases increase the fully commissionable premium.		25% per table; table-rated cases increase the fully commissionable premium.		N/A		N/A
<b>Premium Modes (Modal Factors)</b>	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	Surrender Charges N/A <b>Premium Modes</b> (Modal Factor) Annual (1.00) Quarterly (.275) Semiannual (.52) Monthly BSP (.089)
<b>Policy Fee</b>	\$60 per year Not commissionable.		\$60 per year Not commissionable.		\$60 per year Not commissionable.		\$60 per year Not commissionable.		\$60 per year		\$60 per year		\$36 Annual Policy Fee (Commissionable)
<b>Riders</b>	Accelerated Benefit Rider* Accidental Death Benefit Rider Dependent Children's Rider Note: Some restrictions apply. *Included in the policy	Other Insured Rider Waiver of Premium Rider	Accelerated Benefit Rider* Accidental Death Benefit Rider Dependent Children's Rider Note: Some restrictions apply. *Included in the policy	Other Insured Rider Waiver of Premium Rider	Accelerated Benefit Rider* Accidental Death Benefit Rider Dependent Children's Rider Note: Some restrictions apply. *Included in the policy	Other Insured Rider Waiver of Premium Rider	Accelerated Benefit Rider* Accidental Death Benefit Rider Dependent Children's Rider Note: Some restrictions apply. *Included in the policy	Other Insured Rider Waiver of Premium Rider	Accelerated Death Benefit Rider* Residential Damage Waiver of Premium Rider* Waiver of Premium for Unemployment Provision* Common Carrier Death Benefit Provision* *Included in the policy	Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider Disability Waiver of Premium Rider	Accelerated Death Benefit Rider* Residential Damage Waiver of Premium Rider* Waiver of Premium for Unemployment Provision* Common Carrier Death Benefit Provision* *Included in the policy	Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider Disability Waiver of Premium Rider	None
<b>Conversions</b>	Before age 75, or two policy years after policy issue, whichever is later.		Before age 75		Before age 75		Only during the first 15 years.		Allowed in the first five policy years to a product designated by the company.		Not available		N/A
<b>Premiums</b> (Please refer to the rate card for more information)	Premiums are level and guaranteed for the first 10 policy years.		Premiums are level and guaranteed for the first 15 policy years.		Premiums are level and guaranteed for the first 20 policy years.		Premiums are level and guaranteed for the first 30 policy years.		Five-Year Guarantee: 20-year & 30-year terms Full Guarantee: 15-year, 20-year, & 30-year terms		Five-Year Guarantee: 20-year & 30-year terms Full Guarantee: 15-year, 20-year, & 30-year terms		A 7.4% interest rate is payable in advance, 8% effective annual rate.
<b>Renewal of Premium</b>	The policy automatically renews annually in year 11 and thereafter to age 95, without evidence of insurability.		The policy automatically renews annually in policy year 16 and thereafter to age 95, without evidence of insurability.		The policy automatically renews annually in policy year 21 and thereafter to age 95, without evidence of insurability.		The policy automatically renews annually in policy year 31 and thereafter to age 95, without evidence of insurability.		Policies may be renewed annually to age 95, without evidence of insurability.		Policies may be renewed annually to age 100, without evidence of insurability.		None
<b>Re-Entry</b>	The policyowner may reapply for a new policy of the same type, with evidence of insurability before age 76.		The policyowner may reapply for a new policy of the same type, with evidence of insurability before age 71.		The policyowner may reapply for a new policy of the same type, with evidence of insurability before age 61.		The policyowner may reapply for a new policy of the same type, with evidence of insurability before age 51 (48 for Male Tobacco).						Policy is guaranteed to endow at age 100 as long as premium is paid.
<b>Product Strength</b>	Great plan of insurance for short-term financial obligations.		Useful for intermediate to long-term obligations such as a 15-year mortgage.		Well suited for long-term financial obligations.		Great protection for long-term financial obligations such as a 30-year mortgage.		1. One application for both Insured and Spouse 2. Four no-cost riders and provisions 3. Convertible during the first 5 policy years 4. Return of premium available		1. Simplified Underwriting 2. One application for both Insured and Spouse 3. Four no-cost riders and provisions 4. Return of premium available		

Underwritten by:  
**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
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MUTUAL of OMAHA'S  
**WILD KINGDOM**  
 on Animal Planet



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