

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



Analysis of the Cost of Waiting

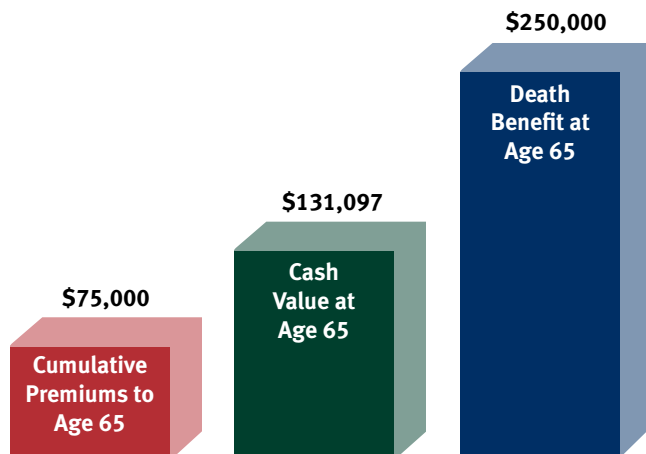
Most people know the importance of life insurance but often postpone buying a policy until they feel they can afford it. What most people don't realize is that there is a cost involved with waiting to buy. The illustration below shows a comparison of buying a policy now vs. waiting five years to buy it.

Insured: Joe Q Smith
Current Age: 40

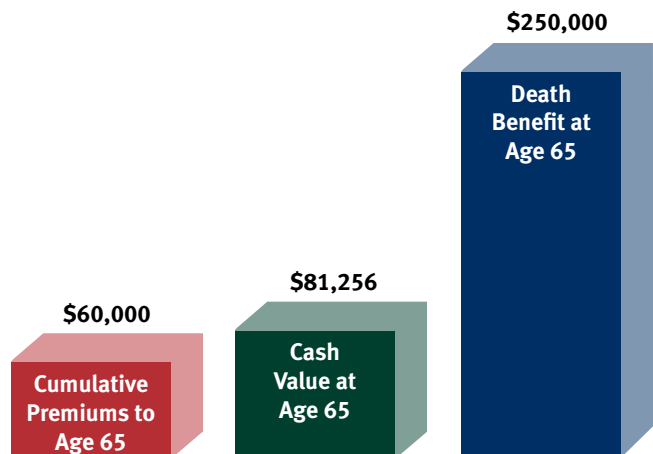
Accum UL Plus Plan A: Buy Now*		Accum UL Plus Plan B: Wait Five Years to Buy**	
Initial Policy Death Benefit:	250,000	Initial Policy Death Benefit:	250,000
Policy Premium:	3,000	Policy Premium:	3,000
Number of Premiums to Age 65:	25	Number of Premiums to Age 65:	20
Cum. Premiums at Age 65:	75,000	Cum. Premiums at Age 65:	60,000
Cash Value at Age 65:	131,097	Cash Value at Age 65:	81,256
Death Benefit at Age 65:	250,000	Death Benefit at Age 65:	250,000

Cash Value Gain at Age 65 by Buying Now: \$49,841
Premiums Saved by Waiting Five Years to Buy: \$15,000

Plan A: Buy Now*



Plan B: Wait Five Years to Buy**



*This illustration assumes the nonguaranteed values shown continue in all years and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from United of Omaha.

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Accum UL Plus Issued at Age 40 vs. Accum UL Plus Issued at Age 45

Comparison Page: 1
Date: 12/15/2008

Presented By: United of Omaha

Insured: Joe Q Smith

	Male Age 40	Accum UL Plus Interest Rate 5.15%	Policy Owner Tax Bracket 28.00%	Male Age 45	Accum UL Plus Interest Rate 5.15%			
	Plan A: Accum UL Plus (Issued at Age 40)				Plan B: Accum UL Plus (Issued at Age 45)			
Year	(1) Net Payment	(2) Year End Accum Value*	(3) Year End Surrender Value*	(4) Death Benefit	(5) Net Payment	(6) Year End Accum Value**	(7) Year End Surrender Value**	(8) Death Benefit
1	3,000	2,499	0	250,000	0	0	0	0
2	3,000	5,092	0	250,000	0	0	0	0
3	3,000	7,787	300	250,000	0	0	0	0
4	3,000	10,596	2,951	250,000	0	0	0	0
5	3,000	13,517	5,619	250,000	0	0	0	0
6	3,000	16,794	8,302	250,000	3,000	2,270	0	250,000
7	3,000	20,209	11,002	250,000	3,000	4,603	0	250,000
8	3,000	23,778	13,728	250,000	3,000	7,014	264	250,000
9	3,000	27,520	16,243	250,000	3,000	9,505	3,255	250,000
10	3,000	31,441	19,039	250,000	3,000	12,071	6,321	250,000
11	3,000	35,718	21,854	250,000	3,000	15,034	9,784	250,000
12	3,000	40,193	24,674	250,000	3,000	18,094	13,344	250,000
13	3,000	44,873	27,486	250,000	3,000	21,257	17,007	250,000
14	3,000	49,771	30,277	250,000	3,000	24,530	20,780	250,000
15	3,000	54,892	33,022	250,000	3,000	27,924	24,924	250,000
16	3,000	60,282	60,282	250,000	3,000	31,678	29,178	250,000
17	3,000	65,928	65,928	250,000	3,000	35,543	33,543	250,000
18	3,000	71,847	71,847	250,000	3,000	39,550	38,050	250,000
19	3,000	78,056	78,056	250,000	3,000	43,726	42,726	250,000
20	3,000	84,571	84,571	250,000	3,000	48,056	47,556	250,000

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