

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

TERM LIFE 10, 15, 20, 30

HOT SHEET



Check Out These Competitive Premiums Effective April 2009.

United of Omaha is still committed to the term-life marketplace and to providing you and your clients with competitive premiums that place us at the top of the spreadsheet.

Check out our sweet spots – still among the industry’s best. Plus, our age-last birthday premiums mean your clients are always rated at their actual age, a distinct advantage over many of our competitors.

In it for life. In it for you.

Sweet Spot Ages

TERM LIFE 10	50 – 60
TERM LIFE 15	45 – 55
TERM LIFE 20	40 – 50
TERM LIFE 30	30 – 40



\$1,000,000 – Male – Preferred Nontobacco

TERM LIFE 10

Age 50	
Company	Premium
Pruco *	\$1,135
United of Omaha *	\$1,170
Banner	\$1,230
West Coast	\$1,235
Lincoln National	\$1,235
(ING) Reliastar	\$1,235
North American Co.	\$1,265
Lincoln Benefit *	\$1,300
AXA	\$1,305
American General	\$1,320

* Age last birthday premium is shown (age 49)

TERM LIFE 15

Age 45	
Company	Premium
United of Omaha *	\$1,030
Pruco *	\$1,055
Lincoln National	\$1,055
Banner	\$1,070
West Coast	\$1,075
American General	\$1,080
North American Co.	\$1,085
(ING) Reliastar	\$1,085
AXA	\$1,125
Lincoln Benefit *	\$1,200

* Age last birthday premium is shown (age 44)

TERM LIFE 20

Age 40	
Company	Premium
United of Omaha *	\$820
Banner	\$850
West Coast	\$860
American General	\$860
AXA	\$875
(ING) Reliastar	\$875
Pruco*	\$915
Lincoln Benefit *	\$920
North American Co.	\$945
Lincoln National	\$945

* Age last birthday premium is shown (age 39)

TERM LIFE 30

Age 30	
Company	Premium
United of Omaha *	\$910
AXA	\$925
Pruco*	\$945
West Coast	\$950
Banner	\$950
American General	\$950
(ING) Reliastar	\$985
North American Co.	\$1,055
Lincoln National	\$1,095
Lincoln Benefit *	\$1,160

* Age last birthday premium is shown (age 29)

\$500,000 – Male – Preferred Nontobacco

TERM LIFE 10

Age 50	
Company	Premium
United of Omaha *	\$665
North American Co.	\$665
Lincoln Benefit *	\$680
Pruco *	\$710
Banner	\$720
West Coast	\$725
(ING) Reliastar	\$725
AXA	\$730
Lincoln National	\$740
American General	\$850

* Age last birthday premium is shown (age 49)

TERM LIFE 15

Age 45	
Company	Premium
United of Omaha *	\$550
Lincoln National	\$565
Banner	\$570
American General	\$570
West Coast	\$575
North American Co.	\$575
Lincoln Benefit *	\$630
AXA	\$635
(ING) Reliastar	\$650
Pruco *	\$685

* Age last birthday premium is shown (age 44)

TERM LIFE 20

Age 40	
Company	Premium
United of Omaha *	\$445
Banner	\$460
West Coast	\$465
American General	\$475
Lincoln Benefit *	\$490
AXA	\$500
North American Co.	\$505
Lincoln National	\$510
(ING) Reliastar	\$520
Pruco *	\$555

* Age last birthday premium is shown (age 39)

TERM LIFE 30

Age 30	
Company	Premium
United of Omaha *	\$495
AXA	\$510
West Coast	\$525
American General	\$525
Banner	\$530
Pruco *	\$535
North American Co.	\$560
(ING) Reliastar	\$570
Lincoln National	\$595
Lincoln Benefit *	\$610

* Age last birthday premium is shown (age 29)

\$1,000,000 – Female – Preferred Nontobacco

TERM LIFE 10

Age 50	
Company	Premium
United of Omaha *	\$950
Lincoln National	\$975
AXA	\$975
Lincoln Benefit *	\$990
North American Co.	\$995
Banner	\$1,020
American General	\$1,030
West Coast	\$1,035
(ING) Reliastar	\$1,035
Pruco *	\$1,075

* Age last birthday premium is shown (age 49)

TERM LIFE 15

Age 45	
Company	Premium
United of Omaha *	\$840
Lincoln National	\$855
AXA	\$865
Banner	\$880
American General	\$880
North American Co.	\$885
West Coast	\$895
(ING) Reliastar	\$895
Lincoln Benefit *	\$920
Pruco *	\$975

* Age last birthday premium is shown (age 44)

TERM LIFE 20

Age 40	
Company	Premium
United of Omaha *	\$690
AXA	\$695
Banner	\$720
American General	\$730
West Coast	\$740
(ING) Reliastar	\$745
Lincoln Benefit *	\$760
Pruco *	\$765
Lincoln National	\$765
North American Co.	\$795

* Age last birthday premium is shown (age 39)

TERM LIFE 30

Age 30	
Company	Premium
United of Omaha *	\$720
AXA	\$735
American General	\$750
Pruco*	\$755
Banner	\$770
West Coast	\$790
(ING) Reliastar	\$815
Lincoln National	\$825
North American Co.	\$835
Lincoln Benefit *	\$930

* Age last birthday premium is shown (age 29)

\$500,000 – Female – Preferred Nontobacco

TERM LIFE 10

Age 50	
Company	Premium
United of Omaha *	\$510
Lincoln Benefit *	\$525
North American Co.	\$530
Lincoln National	\$540
AXA	\$555
Banner	\$560
West Coast	\$565
(ING) Reliastar	\$600
American General	\$655
Pruco *	\$680

* Age last birthday premium is shown (age 49)

TERM LIFE 15

Age 45	
Company	Premium
United of Omaha *	\$455
Lincoln National	\$465
West Coast	\$475
North American Co.	\$475
American General	\$475
Lincoln Benefit *	\$490
Banner	\$490
AXA	\$495
(ING) Reliastar	\$535
Pruco *	\$585

* Age last birthday premium is shown (age 44)

TERM LIFE 20

Age 40	
Company	Premium
United of Omaha *	\$390
AXA	\$395
Banner	\$400
West Coast	\$410
Lincoln Benefit *	\$410
American General	\$415
North American Co.	\$430
Lincoln National	\$435
(ING) Reliastar	\$435
Pruco *	\$475

* Age last birthday premium is shown (age 39)

TERM LIFE 30

Age 30	
Company	Premium
United of Omaha *	\$410
AXA	\$415
Banner	\$425
American General	\$425
West Coast	\$430
Pruco*	\$445
North American Co.	\$450
Lincoln National	\$455
(ING) Reliastar	\$455
Lincoln Benefit *	\$495

* Age last birthday premium is shown (age 29)

United of Omaha's term life products can help protect clients through every stage of life – right up to retirement.

As of 4-09, premiums are current and accurate to the best of our knowledge.

Great premiums from a strong company with an A.M. Best A+ rating* and a trusted brand that your clients can depend on.

* A+ (Superior) second highest of 16; rating as of 4-09.
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For more information contact: