

# Whole Life Express

*Honor. Pride. Dignity.*



## PLAN HIGHLIGHTS

Whole Life Insurance from United of Omaha Life Insurance Company pay benefits directly to the person you choose. It helps to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind. It's how you want things done.

### FACE AMOUNT

- \$5,000-\$50,000
- Benefits never decrease
- Full death benefit paid regardless of policy year death occurs

### MATURITY AGE

Age 100

At that age, the face amount will be paid less any outstanding policy loans and loan interest.

### FEATURES

- Cannot be canceled for any reason as long as premiums are paid
- Builds cash value that you may borrow against
- Benefits paid to your beneficiary income tax free under current federal tax laws

### ISSUE AGES

0-80 (may vary by state)

### UNDERWRITING

- Simplified underwriting
  - o Standard (up to table 4)

### 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 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.

### PREMIUMS

- Five-year age bands
- Gender distinct rates
- Nontobacco/tobacco user rates
- Do not increase with age

### POLICY FEE

\$36 per year

### PAYMENT MODES (FACTORS) AVAILABLE

- Annual (1.00)
- Semiannual (0.52)
- Quarterly (0.275)
- Monthly BSP (0.089)

Life insurance underwritten by:

### UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

*mutualofomaha.com*

Base plan and product features may not be available in all states. Exclusions, limitations and reductions may apply.

Whole Life Express Policy Form 6879L-0202, or state equivalent. In NC, 6914L-0202. In OK, 6918L-0202. In OR, 6949L-0202. In TX, 6920L-0202.