

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY



> Product Portfolio
Life Insurance

BROKERAGE

As of August 2019

For producer use only.
Not for use with the general public.

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

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United of Omaha

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Mutual of Omaha

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

Strong. Stable. Secure.

Company Ratings	
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) This rating is second highest of 16
Moody's Investors Services (for current financial strength and ability to withstand financial stress in the future)	A1 (Good) This rating is fifth highest of 21
Standard & Poor's (for financial strength to meet obligations to policyholders)	AA- (Very Strong) This rating is fourth highest of 21

(As of 07/19.)

Resources	Contact Information
Sales Support <ul style="list-style-type: none">• Order materials• Quotes• Questions	1-800-693-6083 or sales.support@mutualofomaha.com
Underwriting <ul style="list-style-type: none">• Case Management• Fit	1-800-775-7896
Sales Professional Access	www.mutualofomaha.com/broker

GUL

PRODUCT Product Type	GUL Guaranteed UL		
Issue Ages (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only for \$100,000+ 66-85 Standard NT & Standard T risk only for \$50,000 - \$99,999		
Face Amounts	\$50,000 - \$99,999 for ages 66-85 Standard NT & Standard T risk only \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 plus Face amounts under \$100k, Table 4 is the only substandard option available (<i>First Year Premium over \$2,000,000 requires home office approval.</i>)		
Underwriting Classes	Preferred Plus NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T
	25% per table; table-rated cases increase the fully commissionable premium.		
Table Rates	Tables 1 (A) to 16 (P)		
Surrender Charges	First 19 policy years.		
Expense Loads	Monthly Deductions: Monthly expense charge: \$5, plus a monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month Premium Charge 10% premium charge for all years on each premium payment		
Riders (Some restrictions may apply)	Guaranteed Refund Option* Accel. Death Benefit for Terminal and Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy		
Guaranteed Interest Rate	2%		
Low-Cost Loans	Years 2+: Charge 4.76% in advance, Credit 2% \$100 minimum loan amount		
Partial Withdrawals	\$100 handling fee \$500 minimum withdrawal		
No-Lapse Protection	The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 80 (20 years for ages 61 and above).		
Other Product Features	1. Competitive level premiums for lifetime and dial down guarantees for age 80-120 2. Offers 'dial-a-guarantee' option 3. Ability to 'catch-up' missed premium payments		

Income AdvantageSM IUL

PRODUCT Product Type	Income Advantage SM IUL Indexed Universal Life
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only
Face Amounts	\$100,000 and up <i>(First Year Premium over \$10,000,000 requires home office approval.)</i>
Underwriting Classes	Preferred Plus NT Standard NT Preferred NT Preferred T Standard Plus NT Standard T
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 14 years.
Expense Loads	Monthly Deductions: Monthly expense charge: Current: \$5, plus a monthly charge per \$1,000 of Specified Amount; Guaranteed: \$10, plus a monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month Premium Charge Current = 4.5% up to the target 3% in excess of the target Guaranteed = 10% of each premium
Riders (Some restrictions may apply)	Guaranteed Refund Option* Long-Term Care Rider Accelerated Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard SM Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Dependent Children's Rider Additional Insured Term Rider (self and other insured) *included in the policy
Guaranteed Interest Rate	2% on fixed account
Policy Loans	Standard Loan Years 1-9: Charge 4% (in arrears) Credit 2% Years 10+: Charge 2% (in arrears) Credit 2% Index Loan Charge: Currently declared and not to exceed 6 percent Credit: Based on Index Crediting Strategy Performance

PRODUCT	
Product Type	
Income AdvantageSM IUL Indexed Universal Life	
Partial Withdrawals	Allowed after first policy year, \$100 minimum.
No-Lapse Protection	Ages 0-75: 10 Years Ages 76-79: To age 85 Ages 80+: 5 Years
Other Product Features	Index crediting strategies Income Advantage has three index crediting strategies: 1. 100 percent participation rate 2. Higher participation rate with lower cap 3. Lower participation rate with no cap

Life Protection AdvantageSM IUL

PRODUCT Product Type	Life Protection Advantage SM IUL Indexed Universal Life
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only
Face Amounts	\$100,000 and up <i>(First Year Premium over \$10,000,000 requires home office approval.)</i>
Underwriting Classes	Preferred Plus NT Standard NT Preferred NT Preferred T Standard Plus NT Standard T
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 14 years.
Expense Loads	<p>Monthly Deductions: Monthly expense charge: Current: \$5, plus a monthly charge per \$1,000 of Specified Amount; Guaranteed: \$10, plus a monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month</p> <p>Premium Charge Current = 4% up to the target 7.5% in excess of the target Guaranteed = 10% of each premium</p>
Riders (Some restrictions may apply)	Guaranteed Refund Option* Long-Term Care Rider Accelerated Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard SM Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Dependent Children's Rider Additional Insured Term Rider (self and other insured) *included in the policy
Guaranteed Interest Rate	2% on fixed account
Policy Loans	<p>Standard Loan Years 1-9: Charge 4% (in arrears) Credit 2% Years 10+: Charge 2% (in arrears) Credit 2%</p> <p>Index Loan Charge: Currently declared and not to exceed 6 percent Credit: Based on Index Crediting Strategy Performance</p>

PRODUCT Product Type		Life Protection AdvantageSM IUL Indexed Universal Life
Partial Withdrawals	Allowed after first policy year, \$100 minimum.	
No-Lapse Protection	<p>Long-Term: By paying the long-term no-lapse protection premium, the death benefit will be guaranteed through age 85 (available for insureds issue ages 75 and below).</p> <p>Short-Term: By paying the short-term no-lapse protection premium, the death benefit will be guaranteed as follows: Ages 0-75: 10 years Ages 76-80: To age 85 Ages 80+: 5 years</p>	
Other Product Features	<p>Index crediting strategies Life Protection Advantage has three index crediting strategies:</p> <ol style="list-style-type: none"> 1. 100 percent participation rate 2. Higher participation rate with lower cap 3. Lower participation rate with no cap 	

PRODUCT Product Type		AccumUL Answers Cash Accumulation & Disbursement		
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only			
Face Amounts	\$25,000 - \$99,999* \$100,000 - \$249,999 *Below \$100,000, only Standard NT and Standard T risks are available Face amounts under \$100k, Table 4 is the only substandard option available (First Year Premium over \$2,000,000 requires home office approval.)	\$250,000 - \$499,999 \$500,000 - \$999,999	\$1,000,000 plus	
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T	25% per table; table-rated cases increase the fully commissionable premium.
Table Rates	Tables 1 (A) to 16 (P)			
Surrender Charges	First 9 policy years.			
Expense Loads	Monthly Deductions: Monthly expense charge: Current: \$5, plus a monthly charge per \$1,000 of Specified Amount; Guaranteed: \$10, plus a monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month Premium Charge Current = 5% of premium up to the Target Premium 7.5% of premium in excess of the Target Premium Guaranteed = 10% of each premium payment			
Riders (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard SM Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider Add'l. Insured Term Rider (Self & Other Insured) *Included in the policy			
Guaranteed Interest Rate	2%			
Low-Cost Loans	Years 1-9: Charge 4% in arrears; Credit 2%. Years 10+: Charge 2% in arrears; Credit 2%.			
Partial Withdrawals	Allowed after first policy year, \$100 minimum withdrawal amount.			
No-Lapse Protection	Short-Term No-Lapse Protection Based on payment of Minimum Premiums 5 Years Long-Term No-Lapse Protection Based on payment of Target Premiums Ages 0-55: 30 Years Ages 56-79: To age 85 Ages 80+: None			
Other Product Features	1. Lapse Guard Protection 2. Wash Loan Feature in years 10+ 3. Policy maturity age is 120			

Term Life Answers® 10, 15, 20, 30

PRODUCT					
TERM LIFE ANSWERS 10, 15, 20, 30					
Product Type					
Issue Ages (Age Last Birthday)		Term Life 10	Term Life 15	Term Life 20	Term Life 30
	Nontobacco	18-80	18-74	18-68	18-55
	Tobacco	18-75	18-70	18-65	18-50
Face Amounts	\$100,000 - \$249,999 \$250,000 - \$499,999		\$500,000 - \$999,999 \$1,000,000 and above		
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T		
Table Rates	Tables 1 (A) to 16 (P)				
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52)		Quarterly (.275) Monthly BSP (.086)		
Policy Fee	\$62.50 per year (Commissionable for face amounts under \$250,000)				
Riders (Some restrictions may apply)	Accelerated Death Benefit for Terminal Illness Rider* Accidental Death Benefit Rider Waiver of Premium for Unemployment Rider* Dependent Children's Rider Other Insured Rider Disability Waiver of Premium Rider *Included in the policy				
Conversions	Term Life 10		Term Life 15		
	Before age 75, or during first 2 years after policy issue, whichever is later		Before age 75		
	Term Life 20		Term Life 30		
	Before age 75		Only during the first 20 years		
Renewal of Premiums	Term Life 10		Term Life 15		
	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		
	Term Life 20		Term Life 30		
	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		

Term Life Express® 10, 15, 20, 30

PRODUCT		TERM LIFE EXPRESS 10, 15, 20, 30	
Product Type			
Issue Ages (Age Last Birthday)	Non-ROP	ROP	
	18-70 = 10/10 - 15/15	N/A	
	18-60 = 20/20	18-50 = 20/20	
	18-50 = 30/30	18-50 = 30/30	
Maximum issue ages may vary by state and tobacco usage.			
Face Amounts	\$25,000 - \$300,000 Ages 18-50, \$25,000 - \$250,000 Ages 51-60, \$25,000 - \$150,000 Ages 61-70		
Underwriting Classes	Standard NT Standard T		
Table Rates	N/A		
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	
Policy Fee	\$60 per year (Commissionable)		
Riders (Some restrictions may apply)	Living Benefit Riders (Terminal, Chronic and Critical Illness)*, ** Accelerated Death Benefit Rider (Terminal Illness)*, *** Residential Damage Waiver of Premium Rider* Waiver of Premium for Unemployment Rider* Common Carrier Death Benefit Provision* Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider** Disability Waiver of Premium Rider *Included in the policy **Non-ROP policy only ***ROP policy only		
Conversions	Convertible after policy year two through the lessor of: (a) the end of the level term period or (b) the policy anniversary following the insured's 70th birthday. Cannot be converted to a fully underwritten product.		
Renewal of Premium	Policies may be renewed annually to age 100, without evidence of insurability.		

GUL Express

PRODUCT Product Type	GUL EXPRESS Guaranteed UL
Issue Ages (Age Last Birthday)	18-65
Face Amounts	\$25,000 - \$300,000 Ages 18-50, \$25,000 - \$250,000 Ages 51-65
Underwriting Classes	Standard NT Standard T
Table Rates	N/A
Surrender Charges	First 19 policy years.
Expense Loads	<p>Monthly Deductions: Monthly expense charge: \$5, plus a monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month</p> <p>Premium Charge 10% premium charge for all years on each premium payment</p>
Riders (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider* Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy
Guaranteed Interest Rate	3%
Low-Cost Loans	Years 2+: Charge 5.66% in advance, Credit 3% \$500 minimum loan amount
Partial Withdrawals	\$100 handling fee \$500 minimum withdrawal
Death Benefit Guarantees	The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 80 (20 years for ages 61 and above).
Other Product Features	<ol style="list-style-type: none"> 1. Simplified underwriting 2. Quick issue process 3. Ability to 'catch-up' missed premium payments 4. Offers 'dial-a-guarantee' option 5. .50% Interest Rate Bonus beginning 10th Policy Year

Living Promise® Whole Life

PRODUCT Product Type	LIVING PROMISE – Whole Life Insurance Level Benefit Plan	Graded Benefit Plan
Issue Ages (Age Last Birthday)	45-85	45-80
Face Amounts	\$2,000 - \$40,000	\$2,000 - \$20,000
Underwriting Classes	Standard Tobacco/Nontobacco	Standard (no tobacco distinction)
Table Rates	N/A	N/A
Premium Modes (Modal Factors)	Annual (1.00) Quarterly (.275) Semiannual (.52) Monthly BSP (.089)	
Policy Fee	\$36 Annual Policy Fee (Commissionable)	
Riders	Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider* Optional: Accidental Death Benefit Rider *Included in the policy	None
Low-Cost Loans	Charge 7.4% in advance	
Conversions	N/A	
Death Benefit Guarantees	Policy is guaranteed to age 100 as long as premium is paid	
Other Product Features	<ol style="list-style-type: none"> 1. Simplified underwriting 2. Small face amounts 3. No death benefit reductions in early years (Level Benefit only) 4. iGo e-App™ 	

Children's Whole Life

PRODUCT Product Type	CHILDREN'S WHOLE LIFE Whole Life Insurance
Issue Ages (Age Last Birthday)	14 days to 17 years
Face Amounts	\$5,000 - \$50,000
Underwriting Classes	Standard
Table Rates	None
Premium Modes (Modal Factors)	Annual (1.00) Quarterly (.25) Semiannual (.50) Monthly BSP (.08333)
Policy Fee	\$12 Annual Policy Fee (Commissionable)
Riders (Some restrictions may apply)	Guaranteed Insurability Rider Waiver of Premium due to Death of Owner
Guaranteed Interest Rate	N/A
Low-Cost Loans	Charge 5.66% in advance
Partial Withdrawals	None
Death Benefit Guarantees	Policy is guaranteed to age 100 as long as premium is paid.
Other Product Features	<ol style="list-style-type: none"> 1. Additional coverage may be purchased in the future without evidence of insurability 2. Limited health questions and no medical exam 3. Rates never increase and benefits never decrease 4. iGo e-App™

Guaranteed ADvantage

PRODUCT Product Type	Guaranteed ADvantage Accidental Death
Issue Ages (Age Last Birthday)	18-70
Face Amounts	\$50,000 - \$500,000 (increments of \$1,000)
Underwriting Classes	Guaranteed Issue
Table Rates	N/A
Premium Modes (Modal Factors)	Annual (1.00) Quarterly (.26) Semiannual (.515) Monthly BSP (.0875)
Policy Fee	\$50 per year (Commissionable)
Riders (Some restrictions may apply)	Return of Premium Benefit Rider
Conversions	N/A
Guaranteed Renewable	Policy renewable to age 80

Rider Definitions

Products and riders may not be available in all states and may vary by state. For a Unisex policy, only the Guaranteed Refund Option, Lapse Guard and Waiver of Surrender Charges for Partial Withdrawals Riders are available.

Accelerated Death Benefit for Terminal and Chronic Illness Rider

(AccumUL Answers, GUL, GULE & IUL)

(TLA Terminal Illness only)

The definition of chronic or terminal illness may vary by state. If an IUL policy is issued with the Long-Term Care Rider, the Chronic Illness Rider will not be included.

Terminal Illness Rider: This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The requested benefit amount may not exceed the lesser of \$1,000,000 or 80 percent of the current death benefit.

Chronic Illness Rider: This rider provides an accelerated death benefit if the insured is unable to perform 2 of 6 Activities of Daily Living (ADLs) for 90 consecutive days, as certified by their physician or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment. The requested benefit amount may not exceed the lesser of \$1,000,000* or 80 percent of the death benefit at the time of the first accelerated death benefit payment request.

*\$500,000 in California

Accelerated Death Benefit Rider (TLE only)

Non-ROP Product – Living Benefit Riders: The definition of chronic, terminal, and critical illness may vary by state.

Terminal Illness Rider: This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The sum of all requested accelerations cannot exceed 80 percent of the policy's face amount as of the policy issue date.

Chronic Illness Rider: This rider provides an accelerated death benefit if the insured is unable to perform 2 of 6 Activities of Daily Living (ADLs) for 90 consecutive days, as certified by their physician or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment. The sum of all requested accelerations cannot exceed 80 percent of the policy's face amount as of the policy issue date.

Critical Illness Rider: This rider 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.

ROP Product: This rider provides a lump-sum benefit if the insured provides evidence that his/her life expectancy is 24 months or less. The lump-sum benefit is equal to 92 percent of the death benefit. Once the 92 percent benefit is paid, the policy is terminated. In FL, the life expectancy is 12 months or less and the lump sum is 94 percent. In NJ, life expectancy is 6 months or less and the lump sum is 96 percent. In WA, the lump sum is 94 percent.

Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider (Living Promise only)

This rider allows a one-time election to receive the Accelerated Benefit if the insured provides evidence that his/her life expectancy is 12 months or less or if the insured has been confined to a nursing home for 90 consecutive days or more; and, is expected to remain confined to a nursing home for the duration of the insured's life.

Accidental Death Benefit Rider (AccumUL Answers, GUL, GULE & IUL)

This rider is available to issue ages 18-60 with renewal ages 19-64.

The minimum amount is \$10,000 and the maximum amount applies to:

- Issue ages 18-25 = \$100,000
- Issue ages 26-60 = \$250,000
- Or two times the face amounts, whichever is less

Accidental Death Benefit Rider (TLA only)

Available for clients ages 18-60 for an additional cost. This rider provides for an additional death benefit amount in the event of accidental death.

The minimum rider amount is \$10,000 and the maximum rider amount is \$100,000 for ages 18-25 and \$250,000 (or the policy face amount whichever is less) for ages 26-60.

Accidental Death Benefit Rider (TLE only)

This rider can only be added at issue and the issue age of the base insured must be 18-55. The rider terminates and the premiums stop at the earlier of the end of the level period or the anniversary date of the policy following the insured attaining age 65. The benefit amounts available are based on the issue age of the base insured and are as follows:

- Minimum ADB amount: \$10,000
- Maximum ADB amount: Issue ages 18-25: \$100,000; 26-55: \$250,000 (or the face amount, if less)

Accidental Death Benefit Rider (Living Promise only)

This rider is available on the level death benefit plan only. It is available for all ages, but can only be added at issue. With this rider, an additional death benefit equal to the policy's face amount will be paid if the insured dies from a covered accident.

Additional Insured Term Rider (AccumUL Answers & IUL)

This term insurance rider provides an additional death benefit on the primary insured (Self) or up to four additional insureds (Other) for as long as the base policy remains in force, the insured reaches age 100 or the additional insured reaches age 100 whichever occurs first. Issue ages for the AIR-Self are 0-80, while issue ages for the AIR-Other are 18-80. Minimum face amount is \$25,000 and maximum is 2X base face amount. Rider charges are deducted from the policy accumulation value when due. Not available with base policies rated above 300 percent (Table 8).

Common Carrier Death Benefit Provision (TLE only)

This provides an additional death benefit equal to 100 percent of the original face amount or \$250,000, whichever is less. If the base insured should die in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train, bus) we will pay the beneficiary the additional amount.

Dependent Children's Rider (AccumUL Answers, GUL, GULE & IUL)

Available to issue ages 18-55 and is eligible for dependent children ages 15 days through age 20. This rider provides coverage to each covered child's 23rd birthday or the date the insured reaches Attained Age 65.

Dependent Children's Rider (TLA only)

The minimum face amount of the rider is \$1,000 up to a maximum of \$10,000. Insured's ages 18-55 may purchase this rider for their dependent children ages 15 days through 20 years. The premium covers all current and future unmarried dependent children. This rider may convert to a permanent insurance policy without evidence of insurability before the child's 23rd birthday or the insured's age of 65, whichever is earlier.

Dependent Children's Rider (TLE only)

The rider can only be added at issue and is available for the base insured only. Face amounts are \$5,000 and \$10,000. The Dependent Children's rider terminates and the premiums stop at the earlier of the anniversary date following the insured's age 65, when the youngest child attains age 23 or when the base policy terminates. Coverage can be added for all unmarried dependent children (age 15 days through 20 years) who are members of the insured's household and listed in the application. Dependent children born or adopted after issue of this rider are included automatically when they attain the age of 15 days. When the coverage on a child expires, the child may, without evidence of insurability, convert to a form of permanent life insurance, designated by United of Omaha Life Insurance Company (United of Omaha), with a face amount up to five times the dependent child term insurance benefit.

Disability Income Rider (Not available on ROP products) (TLE only)

With this rider, the insured can apply (at issue) for a maximum monthly disability income benefit equal to the lesser of:

- 1.5 percent of the face amount at issue or
- \$3,000 per month or
- 60 percent of your monthly gross income

The insured can apply for either an 18- or 30-month benefit. The monthly income amount and the benefit period cannot be changed after issue. The elimination period is 90 days.**

**In MD, 120-day elimination period.

Disability Continuation of Planned Premium Rider (AccumUL Answers, GUL, GULE & IUL)

Available to issue ages 18-55 with renewal ages 19-64. If the insured becomes disabled before the policy anniversary following the insured's 65th birthday and the disability continues for at least six months, this rider will contribute a specified monthly amount of premium to the policy during the continuance of the disability, even if the disability extends beyond age 65.

Disability Waiver of Premium Rider (TLA & TLE)

If the insured becomes disabled and is unable to work, the premium for the base policy and all riders will be waived as long as the disability continues. The elimination period for TLA is 6 months. The elimination period for TLE is 90 days.*** If the insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available.

***In MD, 120-day elimination period.

Disability Waiver of Policy Charges Rider (AccumUL Answers, GUL, GULE & IUL)

Available to issue ages 18-55 with renewal ages 19-59. If the insured becomes disabled before the policy anniversary following the insured's 60th birthday and the disability continues for at least six months, this rider will waive payment of the monthly deduction amount (cost of insurance charges and expense charges) during the continuance of the disability, even if the disability extends beyond age 60.

Guaranteed Insurability Rider (AccumUL Answers, GUL, GULE & IUL)

This rider provides the insured the option to periodically increase the specified amount without additional underwriting. A specified amount increase between \$10,000 and \$50,000 may be elected at the time of issue and will remain constant for each election. Only one specified amount increase is allowed each year. The increase in the specified amount may be elected 90 days following: (a) marriage of the insured; (b) the birth of the insured's child; (c) the adoption of the insured's child; and (d) the 3rd policy

anniversary and every three years thereafter until the rider expires. The ability to increase the specified amount under item (d) will terminate if a specified amount increase is not exercised for five consecutive years. No increase will be allowed under this rider if the increase would cause the current specified amount to exceed 200 percent of the initial specified amount or \$1,000,000 (whichever is less). Any change in specified amount will affect the monthly no-lapse protection value test for the no-lapse protection. This means that the no-lapse protection may not be in effect if the specified amount is increased and additional premiums are not paid. This rider will terminate on the earliest of the following: (a) the policy anniversary date following the insured's 50th birthday; (b) the date the current specified amount is double the amount of the insured's initial specified amount; (c) the date the insured's current specified amount reaches \$1,000,000; or (d) the date the policy ends.

Guaranteed Insurability Rider (CWL)

While the policy is in force, the owner will have the option to buy an additional policy on the life of the insured on each of the option dates: (a) the policy anniversary dates following the insured's 25th, 30th, 35th and 40th birthdays; (b) the insured's marriage, domestic partnership, civil union, or equivalent relationship; (c) the insured's birth or adoption of a child; and (d) the purchase of a home. A maximum of five option date elections are allowed to be exercised. You must make an election within six months of the option date. No evidence of insurability is needed. At least 60 days before each option date based on age, we will send you a reminder. For options based upon marriage, birth or adoption of a child, or purchasing a house, you must give us notice. If the owner dies before a purchase option date, any additional benefits which have been applied for will not take effect and any premium paid will be refunded as required.

Guaranteed Refund Option (GUL & IUL) (Available on Unisex policies)

Enhanced Surrender Value Rider: This rider provides a refund of premiums paid upon a full surrender of the policy during a 60-day period following the 15th and 20th through 25th policy anniversary.

- Year 15 = 50 percent of the accumulated premium paid
- Years 20, 21, 22, 23, 24 & 25 = 100 percent of the accumulated premium paid

The refund of premiums paid will not exceed 50 percent of the death benefit and if exercised, the policyowner must surrender the policy. The refund of premiums is not available for loans or partial withdrawals. Minimum premium requirements must be maintained to keep the rider in force. If not executed, the rider terminates at the end of the 60-day period following the 25th policy anniversary.

For Life Protection Advantage, the GRO rider is not available for clients age 60 or above (regardless of risk class), for substandard or tobacco cases under age 50 or for substandard tables 5–16 at ages 50 and above. For Income Advantage and GUL, the GRO rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above.

Lapse GuardSM Rider (AccumUL Answers & IUL)
(Available on Unisex policies)

This is automatically attached to all issued policies with issue ages less than 76. The Lapse Guard rider is specifically designed to prevent policies from lapsing that have been over-funded and have had level disbursements taken for an extended period of time in retirement. Because exercise of this rider keeps the policy from lapsing, no policy loans will become taxable as income under current tax law. When the Lapse Guard rider is exercised, the accumulation value is reduced by 3 percent.

Living Benefit Riders (TLE Non-ROP only)

Refer to the definition of Accelerated Death Benefit Riders (TLE only).

Long-Term Care Rider (IUL)

This rider allows the policyowner to access all or a portion of the death benefit early to be reimbursed for covered long-term care services. The LTC Rider monthly acceleration percentage and benefit limit are chosen at issue and are multiplied together to determine the maximum monthly benefit.

The monthly acceleration percentage can be either 1 percent, 2 percent or 4 percent. The LTC Rider benefit limit can be up to 100 percent of the initial specified face amount for the life insurance policy and is subject to the following limits:

- Minimum benefit limit: No less than \$150,000 for the 1 percent option and \$100,000 for the 2 percent and 4 percent option
- Maximum benefit limit: No more than \$2 million for the 1 percent and 2 percent options and \$1.25 million for the 4 percent option.

The LTC Rider is only available to issue ages 30-79. The insured must be a Table 4 or better and have no flat extra ratings on their base life insurance policy to be eligible for LTC Rider coverage. The LTC Rider is underwritten separate from the life insurance policy. If the client does not qualify for the LTC Rider, the policy will be issued with the Chronic Illness Rider.

Other Insured Rider (TLA only)

This term life insurance rider provides coverage for an Other Insured, which is any one person other than the Primary Insured. The premium, term duration and issue limits are the same as the Term Life policy based on the age and face amount of the Other Insured, but with no additional policy fee. Full underwriting is required.

Residential Damage Waiver of Premium Rider (TLE only)

If the primary residence sustains \$25,000 or more of damage, this rider allows the premium for the base policy and all riders to be waived for one six-month period.

Waiver of Premium due to Death of Owner (CWL)

The premiums for this policy and all riders attached to it will be waived for one 90-day period if the owner dies while the policy is in force. When the proof of the owner's death is received the waiver will begin on the owner's day of death. This is a one-time benefit. This benefit is available 24 months after the policy issue date. Premiums waived under this provision will not be deducted from the death benefit.

Waiver of Premium for Unemployment Rider (TLA & TLE only)

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state or federal unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver.

Waiver of Surrender Charges for Partial Withdrawals Rider (GUL & GULE only) (Available on Unisex policies)

A portion of funds may be withdrawn with no surrender charges in event the insured is:

- Hospitalized or confined to a nursing home
- Unemployed and receiving unemployment benefits for at least 60 days
- Disabled and has been approved for Social Security disability benefits
- Diagnosed with terminal illness that will result in death within the next 12 months
- Faced with the death of a spouse, civil union partner or minor dependent
- Determined to have physical damage of \$50,000 or more to his/her primary residence
- Undergoing transplant surgery as an organ donor or recipient of liver, lung, kidney, pancreas, or bone marrow (recipients only)



Underwritten by:

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