

Living Promise Whole Life Insurance



PLAN HIGHLIGHTS

A Living Promise Whole Life Insurance policy from United of Omaha Life Insurance Company (United of Omaha) pays benefits directly to the person you choose. It can help take care of your final expenses, outstanding medical bills or debt that you may leave behind.

Did you know that funeral expenses today can cost more than \$11,700?*

The cost of a funeral may surprise you, but if you plan ahead, Living Promise can help reduce the burden of these costs on your family and help them focus on what is most important during a difficult time.

*Includes funeral and burial costs. National average according to the National Funeral Directors Association, 2013 and eFuneral.com, 2013. Most current available.

LEVEL BENEFIT PLAN FEATURES

- Issue Ages: 45-85
- Face Amounts: \$2,000 - \$40,000

GRADED BENEFIT PLAN FEATURES

- Issue Ages: 45-80
- Face Amounts: \$2,000 - \$20,000
- This policy contains a graded benefit meaning that for death due to natural causes (any cause other than accidental) during the first two years, the beneficiary will receive all premiums paid plus 10 percent. After the two years, the full benefit is paid for death due to all causes. Full death benefits will be paid, in all years, if death results from an accidental bodily injury

ADDITIONAL FEATURES

- No medical exam – coverage is based on your answers to a few simple health questions
- Premiums never increase
- Benefits never decrease
- 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***

***Consult with a professional tax and/or legal advisor before taking any action that may have tax and legal consequences.

MATURITY AGE

Age 100

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

POLICY FEE

\$36 per year

POLICY EXCLUSION

The death benefit will not be paid if the Insured commits suicide, while sane or insane, within two years from the contestability date. Instead, we will return all premiums paid, minus any loan.

Whole Life Insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. United of Omaha is licensed in all states except NY. Product base plans, provisions, features, and riders may not be available in all states and may vary by state.

Level Benefit Policy Form: D343LNA12P.
Graded Benefit Policy: D378LCA12P.

This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.