



- > Guaranteed Universal Life (GUL)
- > Guaranteed Universal Life PlusSM (GUL Plus)
- > Guaranteed Universal Life Express (GUL Express)

WHERE'S LIFE TAKING YOU?



Getting Started.

The first step is completing the application. We may need to obtain additional information using a medical exam/testing, a telephone interview, or medical records. Once the information is complete, our goal is to respond quickly so you receive your policy in a timely manner.

Added Protection

GUL, GUL PlusSM and GUL Express Life Insurance policies offer several features including:

Riders included in base policy

> Guaranteed Refund Option

Enhanced Surrender Value Rider – (Form: ICC14L125R or state equivalent. D507LNA14R in DC, DE, ND, SD & VI.)

This rider provides a refund of premiums paid upon a full surrender of the policy during a 60-day period following the 15th, 20th, 21st, 22nd, 23rd, 24th and 25th policy anniversary.

Note: Available for use with GUL and GUL Plus only.

> Accelerated Death Benefit for Terminal Illness Rider

(Form: D433LNA13R or state equivalent; ICC13L098R in ID, LA, NC, OK, OR, PA, PR, TX and WA.)

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 face amount.

> Accelerated Death Benefit for Chronic Illness Rider

(Form: D438LNA13R or state equivalent; ICC13L099R in ID, LA, NC, OK, OR, PR, PA, TX and WA.)

The 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 face amount at the time of the first accelerated death benefit payment request.

> Waiver of Surrender Charges for Partial Withdrawal Rider

GUL, GUL Plus and GUL Express (Form: 2471L-1197 or state equivalent. In PA, 2476L-1197.)

This benefit provides living benefits by waiving the surrender charges for specific events such as nursing home confinement, cancer, unemployment or disability.

The following are available at an additional cost:

> Disability Waiver of Policy Charges Rider**

GUL, GUL Plus and GUL Express (Form: 423L-0982 or state equivalent. In PA, 424L-0483.)

If you become disabled for six months or more, this benefit waives the monthly deduction amount.

> Disability Continuation of Planned Premium Rider**

GUL, GUL Plus and GUL Express (D443LNA13R or state equivalent; ICC13L100R in ID, LA, NC, OK, OR, PA, PR, TX and WA.)

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.

> Guaranteed Insurability Rider*

GUL and GUL Plus (Form: C504LNA08R or state equivalent. In ID, LA, NC, OK, PA, PR, TX and WA, ICC08L006R.)

GUL Express (Form: B001LNA06R.)

You may increase the death benefit regardless of your health at specified times in your policy. This increases your protection as your need grows.

> Accidental Death Benefit Rider

GUL, GUL Plus and GUL Express (Form: 2144L-0989 or state equivalent. In PA, 2168L-0989.)

This benefit provides for an additional death benefit amount in the event of your accidental death.

> Dependent Children's Rider

GUL, GUL Plus and GUL Express (Form: C521LNA08R or state equivalent. In ID, LA, OK, PA, PR, TX and WA, ICC08L007R.)

You can choose to purchase a small amount of term life insurance coverage for your children (infant through 20 years.) This benefit also secures your child's insurability later in life because it can be converted to permanent life insurance.

* GUL Express only rider included in the policy. There is an additional fee if you choose this rider with GUL or GUL Plus.

** Only one Disability rider may be added.

Life can be exciting and fun but also filled with uncertainties. Is there a way to bring certainty? **YES.**

United of Omaha Life Insurance Company provides solid, secure life insurance that may allow your family to continue their daily lives without worrying too much about tomorrow.



Today: Sure, my business is a success. After 25 years of hard work, it practically runs itself now, thanks to my staff. Today my wife and I are looking at a condo off the tenth hole.

Tomorrow: I have a policy now but with interest rates changing, plus I don't want my estate to be eaten up by taxes, I want something more predictable.

Bill, Age 60



Today: I took time off work to attend our daughter's first dance recital. She won't be this age forever so today is pretty important to me.

Tomorrow: I'm making plans to retire early. But until then I'm worried about my daughter's 'tomorrow' if I'm not there.

Jane, Age 40

These stories portray situations our customers could face. They do not represent actual people.

Which Guaranteed Universal Life Insurance Policy is Right for You?

United of Omaha Life Insurance Company offers Guaranteed Universal Life (GUL), Guaranteed Universal Life PlusSM (GUL Plus) and Guaranteed Universal Life Express (GUL Express) life insurance policies. All pay proceeds to the beneficiary and offer similar riders/provisions and options.

GUL

Lock-in a larger death benefit. Approval may take longer because more information is needed for underwriting. However, if you want more coverage at an affordable rate, GUL may be what you want. The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 80 (20 years for age 61 and above).

GUL Plus

GUL Plus offers competitive dump-in and short-pay premiums and is ideal for 1035 exchanges. The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 90 (20 years for age 71 and above).

GUL Express

Simplify the application process and lock-in a death benefit up to \$300,000. No lengthy health inquiry is needed for qualified applicants. We can respond back to you in a matter of days. Want coverage quickly? GUL Express may be the right choice.

Choices to make

Your agent/producer can assist you in determining what is right for you.

- **Select the amount of protection you need** – It will depend on factors such as your current expenses, income, age of dependents, and other insurance you already own.
- **Select the length of time you wish to be covered** – Our GUL and GUL Plus policies allow you to select a no-lapse protection period.
- **Estimate your premium** – The amount you pay will be based on your current age, health underwriting, and the specified amount/length of no-lapse protection.

The rates and charges for the no-lapse protection are guaranteed at issue based on your current age, health underwriting and specified amount. These will not change regardless of changes in your health or the interest rate.

Adjust your plan as needed, even after you buy.

Our policies can be adjusted as your life insurance needs change. Take a look at these options and how they might be used to benefit you:

Dial-a-Guarantee	Reduce the length of coverage and lower your premium OR reduce specified amount and keep your premium level.
Dump-In	Deposit a sum of money into your plan. It will reduce the premium needed to meet the guarantee.
Short-Pay	Increase your premium in early durations. This allows you to pay less in the later years.
Catch-Up	Skip or reduce one or more of your payments. You can catch-up at a later date to meet or extend the length.



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A Mutual of Omaha Company

3300 Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

800-775-6000

MUTUAL of OMAHA'S
WILD KINGDOM



OFFICIAL SPONSOR

This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

Base plan, riders and product features may not be available in all states and may vary by state.

All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

GUL – Sex Distinct Policy Forms: D187LNA10P, or state equivalent. In ID, LA, NC, OK, PA, PR, TX and WA, ICC10L046P.

GUL Plus – Sex Distinct Policy Forms: D189LNA10P or state equivalent. In ID, LA, NC, OK, PA, PR, TX and WA, ICC10L048P.

GUL Express – Sex Distinct Policy Forms: A998LNA06P or state equivalent. In ID, A998LNA06P. In LA, B264LLA06P. In NC, B286LNC06P. In OK, B302LOK06P. In PA, B310LPA06P. In PR, B314LPR06P. In TX, B326LTX06P. In WA, B342LWA06P.

Unisex Policy Forms: A999LNA06P or state equivalent. In ID, A999LNA06P. In LA, B265LLA06P. In NC, B287LNC06P. In OK, B303LOK06P. In PA, B311LPA06P. In PR, B315LPR06P. In TX, B327LTX06P. In WA, B343LWA06P.

Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.