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 $11,500?* 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, 2014 and eFuneral.com, 2017. Most current available.

Level Benefit Plan Features

- Issue Ages: 45-85
- Face Amounts: $2,000 - $40,000 (In WA, $5,000 - $40,000)
- **Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement (ICC12L084R):****
  Allows the owner a one-time election to receive the Accelerated Benefit if the Insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the Insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness, or (b) 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.
- **Accelerated Death Benefit for Terminal Illness or Chronic Illness Rider in FL (D359LFL12R):**
  Allows the owner a one-time election to receive the Accelerated Benefit if the Insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the Insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness, or (b) certified by a physician that the Insured is unable to perform (without substantial assistance from another person) at least two activities of daily living due to a chronic illness.
- **Accelerated Death Benefit for Terminal Illness Rider in CT (D358LCT12R):**
  Allows the owner a one-time election to receive the Accelerated Benefit if the insured is diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.
- **Optional Accidental Death Benefit Rider (ICC12L082R):****
  This rider provides an additional death benefit equal to the policy's face amount if the death of the Insured results from accidental bodily injury and independently of sickness and all other causes. (additional premium required)

**May not be available in all states.

Graded Benefit Plan Features

- Issue Ages: 45-80
- Face Amounts: $2,000 - $20,000 (In WA, $5,000 - $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. (In MN, death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary (Internal Revenue Code Section 101(a)(1). There are cerain exceptions to this general rule including policies that were transferred for valuable consideration (IRC §101(a)(2)). This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.)

Maturity Age

Age 100 (121 in FL)
At that age, the face amount will be paid less any outstanding policy loans and loan interest.

Policy Fee

$36 per year (Level)
$12 per year (Graded)

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 (in ND, within one year). Instead, we will return all premiums paid, minus any loan.

Whole Life Insurance is underwritten by United of Omaha Life Insurance Company, 3300 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: ICC12L080P or state equivalent. In FL, D354LFL12P.
Graded Benefit Policy: ICC12L081P or state equivalent. In FL, D355LFL12P.
Accidental Death Benefit Rider: ICC12L082R or state equivalent. In FL, D345LNA12R.
Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider: ICC12L084R or state equivalent. In FL, D359LFL12R.

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.