

TERM LIFE 10, 15, 20, 30
PRODUCT AND UNDERWRITING GUIDE



The Term Life Plans Share Many of the Same Great Features and Benefits

Target Markets

- Young families
- Dual-income families
- People with long-term debt, such as a mortgage
- Families with limited resources and large insurance needs
- Business owners

Face Amounts

The following face amounts are available for Term Life products:

Term Life 10 & 15	Term Life 20 & 30
\$100,000 - \$249,999	\$50,000 - \$99,999*
\$250,000 - \$499,999	\$100,000 - \$249,999
\$500,000 - \$999,999	\$250,000 - \$499,999
\$1,000,000 and above	\$500,000 - \$999,999
	\$1,000,000 and above

*Below \$100,000, only Standard Nontobacco and Standard Tobacco risks are available.

Underwriting Classifications

- Preferred Plus Nontobacco
- Preferred Nontobacco
- Standard Plus Nontobacco
- Standard Plus Tobacco
- Standard Nontobacco
- Standard Tobacco

This policy also has the ability to insure applicants who may have a health impairment. All Term Life policies may be issued to an Insured who is rated up through Table 16 with a face amount of \$100,000 or above. Each table rating represents a 25% increase in the standard rates.

Policy Fee and Modal Factors

The annual policy fee is \$60. Payment modes and modal factors are:

Annual	1.00
Semiannual	0.52
Quarterly	0.275
Monthly BSP	0.089

Policy Exclusions

The death benefit will not be paid if the Insured's death results from suicide, while sane or insane, within two years from the date of issue (in Colorado or North Dakota, within one year). Instead, we will pay the sum of the premiums paid since issue. In Missouri, benefits are paid for all causes of death unless evidence shows that suicide was intended at the time of purchase

Policy Riders are Available and Add Flexibility to the Term Life Plans

Accelerated Benefit Rider* – This rider provides a full payout of 94% of the death benefit for the primary insured, with evidence of a 12-month life expectancy or less. Available at no extra charge, this rider automatically attaches to all policies, in states where approved, unless the total face amount of coverage with Mutual of Omaha companies exceeds \$500,000. If this rider option is exercised, all other riders and the base policy will terminate.

*Subject to state approval; payout percentage and life expectancy requirement may vary by state.

Accidental Death Benefit Rider – Clients ages 18 to 60 may buy additional accidental death insurance. The rider is renewable until the anniversary following the Insured's 65th birthday. The minimum rider amount is \$10,000 and the maximum amount varies by issue age and cannot exceed the face amount.

<u>Insured's Age</u>	<u>Maximum Amount</u>
Ages 18-25	\$100,000
Ages 26-60	\$250,000

Dependent Children's Rider – Issue ages of the Insured are 18-55. The minimum issue face amount is \$1,000. The cost for this rider is \$10 per \$1,000 per year (up to a maximum of \$10,000). The premium covers all current and future dependent children. Coverage continues on each dependent child until the earliest event of: (a) the child is no longer a dependent, (b) the base policy or the rider is terminated, (c) on the policy anniversary following the Insured's 65th birthday or on the dependent child's 23rd birthday. The policyowner may convert this rider to any available form of permanent insurance at any time before the Insured's age 65 or the child's age 23, whichever is earlier, without evidence of insurability.

Other Insured Rider – This rider is a term life insurance rider. 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.

The rider provides coverage for an Other Insured, which is any one person other than the Primary Insured. Only one Other Insured may be added per base policy.

The conversion privilege for the Other Insured Rider is the same as for the base policy.

Waiver of Premium – This rider may be added on Preferred Plus, Preferred, Standard Plus and Standard risks for issue ages 18-55. All policy fees, charges and costs of insurance are waived as long as the Insured remains disabled. The rider is renewable until the anniversary following the Insured's 65th birthday.

TERM LIFE 10

10-Year Level Term Life Insurance

Issue Ages

18-75 (Age Last Birthday)
(In WA, 18-70)

Conversions

This policy is convertible before age 75 or two policy years after policy issue, whichever is later, to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

Premiums

The first 10-year premiums are level and guaranteed for the first 10 policy years. At the end of the 10th policy year, but before age 76 (71 in WA), the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 11 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client's attained age and cannot exceed the annual renewable guaranteed premium rates.

TERM LIFE 15

15-Year Level Term Life Insurance

Issue Ages

18-70 (Age Last Birthday)
(In WA, 18-65)

Conversions

This policy is convertible before age 75 to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

Premiums

The first 15-year premiums are level and guaranteed for the first 15 policy years. At the end of the 15th policy year, but before age 71 (66 in WA), the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 16 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client's attained age and cannot exceed the annual renewable guaranteed premium rates.

TERM LIFE 20

20-Year Level Term Life Insurance

Issue Ages

18-60 (Age Last Birthday)

Conversions

This policy is convertible before age 75 to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

Premiums

The first 20-year premiums are level and guaranteed for the first 20 policy years. At the end of the 20th policy year, but before age 61 the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 21 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client's attained age and cannot exceed the annual renewable guaranteed premium rates.

TERM LIFE 30

30-Year Level Term Life Insurance

Issue Ages

18-50 (Age Last Birthday)

Conversions

This policy is convertible during the first 15 policy years to any permanent life insurance product available at the time of conversion. Partial conversions are available as long as all minimum face amount requirements are met. No evidence of insurability is required for conversions.

Premiums

The first 30-year premiums are level and guaranteed for the first 30 policy years. This policy may be renewed annually in policy year 31 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client's attained age and cannot exceed the annual renewable guaranteed premium rates.

United of Omaha – Initial Underwriting Requirements

Age:	Amount Being Underwritten: Effective July 1, 2007								
	\$50,000 \$99,999	\$100,000 \$249,999	\$250,000 \$499,999	\$500,000 \$750,000	\$750,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	Over \$5,000,000
18-30	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
31-35	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
36-45	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	Paramed Blood & HOS EKG IR MVR
46-55	Nonmedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
56-60	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
61-65	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
66-70	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
71 and Over	Nonmedical APS	Paramed Blood & HOS	MD Exam Blood & HOS EKG PHI	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR

Key:
APS – Attending Physician’s Statement (at Underwriter’s discretion)
Blood & HOS – Blood & Urine collection
EKG – Electrocardiogram
IR – Inspection Report
MD Exam – Blood & HOS w/M.D. Exam (Specializing in Internal Medicine)
MVR – Motor Vehicle Report (Ordered from H.O.)
Nonmedical – A Fully Completed Application
Paramed – Long Form Exam (form MLU21727)
PHI – Personal History Interview taken over telephone (Ordered from H.O.)
Phy Data – Physical Data by Paramed, Blood Pressure and HT/WT
TEKG – Treadmill Electrocardiogram

Paramedical Vendors:
 American Para Professional Systems (APPS)
 Hooper Holmes (Portamedic)

**Minimum Underwriting Requirements
 Effective July 1, 2007**

Underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

Preferred Plus (nontobacco)

<u>Height</u>	<u>Weight</u>	
4 Feet		Nicotine No nicotine for the past 60 months.
8".....	125	Family History No death of a parent or sibling prior to age 65 due to cancer, heart disease or diabetes.
9".....	131	
10".....	135	
11".....	141	
5 Feet 146		Blood Pressure No history of treatment; no blood pressure reading in the past year > 135/85.
1".....	152	Cholesterol Cholesterol level ≤ 220 and Cholesterol/HDL ratio ≤ 5.0. No treatment allowed
2".....	158	
3".....	164	Alcohol & Drug Use Allowed after 15 years.
4".....	169	
5".....	174	Medical History No history of CAD, DM, cancer (except certain types of basal cell skin cancers) or cerebrovascular disease.
6".....	180	
7".....	185	
8".....	189	
9".....	195	
10".....	200	
11".....	206	Driving Record No convictions for DWI, DUI, or reckless driving within the last ten (10) years and no more than two (2) moving violations within the last five (5) years.
6 Feet 211		Avocation No participation in any hazardous occupation, avocation or sport.
1".....	217	
2".....	222	Aviation No flying as pilot or crewmember of a private aircraft.
3".....	228	
4".....	233	
5".....	239	
6".....	246	
7".....	252	Criminal Record No felony convictions in the past ten years.
		Weight Weight does not exceed weight allowed for height listed in the Preferred and Preferred Plus build table.
		Blood Profile Allowance for 10% variation in any one test if determined to be medically insignificant.
<p>In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.</p>		

The above criteria must be met to qualify for the Preferred Plus nontobacco, Preferred nontobacco or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience. The Preferred Plus, Preferred & Standard Plus classes are available at face amounts of \$100,000 and above for all products.

Preferred (nontobacco)

<u>Height</u>	<u>Weight</u>	
4 Feet		Nicotine No nicotine for the past 36 months.
8".....	134	Family History No death of a parent or sibling prior to age 65 due to heart disease or diabetes.
9".....	140	
10".....	145	
11".....	150	
5 Feet 156		Blood Pressure Average blood pressure reading in the past year < 145/90, treatment allowed.
1".....	163	Cholesterol Cholesterol level ≤ 250 and Cholesterol/HDL ratio ≤ 6.0, treatment allowed.
2".....	169	
3".....	174	Alcohol & Drug Use Allowed after 10 years.
4".....	179	
5".....	184	Medical History No history of CAD, DM, cancer (except certain types of basal cell skin cancers).
6".....	190	
7".....	195	
8".....	199	
9".....	205	Driving Record No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.
10".....	211	
11".....	217	
6 Feet 222		Avocation No hazardous activities within past two (2) years (no flat extra).
1".....	229	Aviation No flying as pilot or crewmember of a private aircraft.
2".....	234	
3".....	240	Criminal Record No felony convictions in the past ten years.
4".....	245	
5".....	251	
6".....	258	
7".....	264	Weight Weight does not exceed weight allowed for height listed in the Preferred and Preferred Plus build table.
<p>In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.</p>		

The above criteria must be met to qualify for the Preferred Plus nontobacco, Preferred nontobacco or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience. The Preferred Plus, Preferred & Standard Plus classes are available at face amounts of \$100,000 and above for all products.

Standard Plus (tobacco & nontobacco)

<u>Height</u>	<u>Weight</u>	
4 Feet		Nicotine No nicotine for the past 12 months. (nontobacco only)
8".....	143	Family History No death of a parent or sibling prior to age 60 due to heart disease.
9".....	150	
10".....	155	
11".....	160	
5 Feet 167		Blood Pressure Average blood pressure reading in the past year < 152/90, treatment allowed.
1".....	175	Cholesterol Cholesterol level ≤ 280 and Cholesterol/HDL ratio ≤ 7.0, treatment allowed.
2".....	180	
3".....	185	Alcohol & Drug Use Allowed after 5 years.
4".....	190	
5".....	195	Medical History No history of CAD, DM, cancer (except certain types of basal cell skin cancers).
6".....	200	
7".....	205	
8".....	210	
9".....	215	Driving Record No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.
10".....	222	
11".....	227	
6 Feet 234		Avocation No hazardous sports (flat extra may be added for avocation).
1".....	242	
2".....	247	Aviation Not a private or student pilot unless aviation exclusion rider added.
3".....	252	
4".....	258	Criminal Record No felony convictions in the past ten years.
5".....	264	
6".....	270	
7".....	276	
		Weight Weight does not exceed weight allowed for height listed in the Standard Plus build table.
		Blood Profile All parameters of blood profile/HOS within normal limits.
<p>In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.</p>		

The above criteria must be met to qualify for the Preferred Plus nontobacco, Preferred nontobacco or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience. The Preferred Plus, Preferred & Standard Plus classes are available at face amounts of \$100,000 and above for all products.

United of Omaha's Life Insurance Standard & Rated Build Chart

Average Weight		Debits	Std	+25	+50	+75	+100	+125	+150	+200	+250	+300
Male	Female	Height	Weight									
		4 Feet										
110	109	8"	152	170	184	190	197	204	212	221	230	240
114	114	9"	157	176	189	195	202	209	216	225	234	244
118	117	10"	162	182	194	201	208	214	222	231	240	249
123	120	11"	168	187	199	207	214	220	228	237	245	254
		5 Feet										
128	123	0"	174	193	205	213	220	226	235	244	253	262
133	126	1"	180	199	211	218	226	233	242	250	259	269
138	129	2"	186	205	215	223	232	239	248	257	266	277
143	132	3"	191	213	220	228	238	246	255	264	275	284
147	135	4"	197	221	225	235	245	252	261	270	281	292
152	138	5"	204	226	231	242	251	259	268	277	286	299
156	141	6"	210	232	239	248	258	268	276	285	293	308
161	144	7"	217	239	245	254	265	275	284	293	303	316
165	148	8"	223	246	251	262	274	283	291	300	312	324
170	152	9"	230	254	258	270	282	291	299	309	319	331
174	156	10"	236	262	266	278	289	300	307	316	327	340
179	160	11"	243	269	274	287	298	307	315	325	339	349
		6 Feet										
184	164	0"	250	275	281	292	305	315	322	333	348	356
189	168	1"	257	282	289	300	313	322	330	340	355	365
194	172	2"	264	289	296	308	321	331	339	349	366	374
199	177	3"	272	296	303	317	329	339	348	358	376	383
204	181	4"	279	301	311	325	338	348	357	367	385	394
209	186	5"	287	307	319	334	347	357	366	376	393	402
215	190	6"	298	313	328	345	358	366	375	385	405	413
221	194	7"	302	320	336	354	367	375	384	394	413	422
		8"	310	327	345	363	376	385	395	405	422	431
		9"	317	335	352	372	385	395	406	415	435	444
		10"	325	343	359	382	395	407	418	427	444	462



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



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

Policy Forms: Term Life 10, 6179L-0696 or state equivalent, in ID 6337L-0696, in OK 6258L-0696, in OR 6259L-0696, in PA 5947L-0495, in TX 5957L-0495. Term Life 15, 6181L-0696 or state equivalent, in ID 6339L-0696, in OK 6304L-0696, in OR 6305L-0696, in PA 6306L-0696, in TX 6309L-0696. Term Life 20, 6182L-0696 or state equivalent, in ID 6340L-0696, in OK 6327L-0696, in OR 6328L-0696, in PA 5779L-0295, in TX 5782L-0295. Term Life 30, 7064L-0203 or state equivalent, in OK 7169L-0203, in OR 7170L-0203, in TX 7172L-0203.