

# Term Life Express 15, 20, 30

*Life Insurance to help protect your home and your lifestyle*



## NEW JERSEY PLAN HIGHLIGHTS

### FIVE-YEAR GUARANTEE

The premium is guaranteed for the first five policy years.

- 20-year term
- 30-year term

### FULL GUARANTEE

The premium is guaranteed for the entire term.

- 15-year term
- 20-year term\*
- 30-year term\*

\*Optional benefits include partial return of premium (ROP).

### ISSUE AGES BASED ON AGE LAST BIRTHDAY

Maximum issue ages may vary by state, product and risk class.

Term	Guarantee	Without ROP	With ROP Nontobacco	With ROP Tobacco
15-Year	Full	18-65	N/A	N/A
20-Year	5-year	18-65	N/A	N/A
20-Year	Full	18-60	18-50	18-50
30-Year	5-year	18-65	N/A	N/A
30-Year	Full	18-50	18-50	18-50

### FACE AMOUNTS

\$50,000 - \$400,000

### RISK CLASSES

Standard nontobacco  
Standard tobacco

### UNDERWRITING

Simplified underwriting  
(standard through table 4)

### PARTIAL RETURN OF PREMIUM

The return of premium (ROP) feature is an optional benefit that allows the policyowner to receive a refund, up to 100 percent of all premiums paid into the policy upon surrender of the policy. The ROP amount will return all available premiums, paid and waived, including all policy fees and all rider premiums.

### PREMIUM MODES

Annual (1.00)  
Semiannual (.52)  
Quarterly (.275)  
Monthly BSP (.089)

### POLICY FEE

\$60 per year

### PRODUCT FEATURES INCLUDED

#### ACCELERATED DEATH BENEFIT RIDER

(Form: 2277L-0893.) This rider provides a lump-sum benefit if the insured provides evidence that his/her life expectancy is 6 months or less. The lump-sum benefit is equal to 96 percent of the death benefit. Once the 96 percent benefit is paid, the policy is terminated.

#### WAIVER OF PREMIUM FOR UNEMPLOYMENT RIDER

(Form: D185LNA10R.) 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.

#### COMMON CARRIER DEATH BENEFIT PROVISION

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.

### OPTIONAL FEATURES AVAILABLE

#### ACCIDENTAL DEATH BENEFIT RIDER

(Form: 2143L.) 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)

#### DEPENDENT CHILDREN'S RIDER

(Form: B975LNJ07R.)

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, with a face amount up to five times the dependent child term insurance benefit.

### **RENEWABILITY**

Policies may be renewed annually to age 100, without evidence of insurability.

### **ADDITIONAL POLICY INFORMATION**

- Any premium paid for the period beyond the policy month in which death occurs will be paid to the beneficiary as part of the death benefit. The refund will not include premiums waived under the Disability Waiver of Premium Rider.
- The policy includes a free-look provision. If you are not satisfied with your policy, return it to us or your United of Omaha agent within 30 days of the date the policy is in force. The premium paid will be refunded and your policy will be cancelled.

### **POLICY EXCLUSIONS**

The policy's face amount will not be paid if your death results from suicide, while sane or insane, within two years of the date of issue. Instead, United of Omaha will pay the sum of premiums paid since issue.

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Underwritten by:

### **UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

*mutualofomaha.com*



Policy Forms:

#### **Full Guarantee**

- 15-year level term: B802LNJ07P
- 20-year level term: B800LNJ07P
- 20-year level term with return of premium: B801LNJ07P
- 30-year level term: B806LNJ07P
- 30-year level term with return of premium: B807LNJ07P

#### **Five-Year Guarantee**

- 20-year level term: B798LNJ07P
- 30-year level term: B804LNJ07P