

## DID YOU KNOW?

Your home may be the greatest financial investment you make during your lifetime. It's also a place where family memories are made. Shouldn't safeguarding your home be a central part of your family's planning?

Consider that the true cost of your home is much more than the face amount of its mortgage. Typically, with principal and interest, a 30-year mortgage will cost more than twice the amount of the original loan.

With today's medical advances and increased life expectancies, you do have a good chance of living a long life. A policy with the partial return of premium option can offer you the coverage needed to protect your family – plus, it provides the added benefit of returning premiums to you if you do survive the term period selected.

Yet, the unexpected can happen. Unfortunately, many families lose their homes each year due to death, disability, illness or unemployment.

Term Life Express can help protect your home and your family's lifestyle.

Underwritten by:

### UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

[mutualofomaha.com](http://mutualofomaha.com)



UNITED OF OMAHA LIFE INSURANCE COMPANY

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TERM LIFE **EXPRESS**  
**15, 20, 30**



INSURANCE TO HELP PROTECT YOUR HOME AND LIFESTYLE

### POLICY EXCLUSIONS

The policy's face amount will not be paid if 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.

Policy forms:

### TERM LIFE EXPRESS 15, 20, 30

#### 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.



MUTUAL of OMAHA'S  
**WILD KINGDOM**



OFFICIAL SPONSOR

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“YOU HAVE A FAMILY, YOU HAVE A HOME, YOU WANT TO PROTECT IT ALL.”



**YOU’VE WORKED HARD TO ESTABLISH A COMFORTABLE HOME AND LIFESTYLE FOR YOUR FAMILY. SO WHY NOT PROTECT IT? TERM LIFE INSURANCE FROM UNITED OF OMAHA LIFE INSURANCE COMPANY CAN HELP GIVE YOU AND YOUR FAMILY PEACE OF MIND IN KNOWING THAT MONEY WILL BE AVAILABLE:**

- to help pay off the mortgage if you die
- to assist with the mortgage payments if you suffer a disability

Term life insurance is an affordable way to help protect the home and life you’ve built for your family.

### **IS TERM LIFE INSURANCE RIGHT FOR YOU?**

#### **TERM LIFE EXPRESS 15, 20, 30**

This product offers face amounts ranging between \$50,000 – \$400,000 and simplified underwriting that doesn’t require a lengthy health inquiry. Because the underwriting process is simple, approval is fast and you can receive your policy within a couple of weeks. If you want coverage quickly, Term Life Express may be the right choice.

### **CHOICES TO MAKE**

You will need to decide on certain features to build your base policy. Your agent can help you understand what’s available to you.

- **LEVEL DEATH BENEFITS** are available in term periods of 15, 20 and 30 years. You choose a policy with premiums either guaranteed for the level period or for the first five years.
- **PARTIAL RETURN OF PREMIUM** refunds all available premiums paid at the end of your level policy term (the policy must be surrendered). Even if you cancel your policy before the end of the policy term, you may be able to receive a partial refund. If you want the option to get your money back, this feature may be for you.

### **YOU’LL GET THESE VALUABLE FEATURES:**

- **ACCELERATED DEATH BENEFIT RIDER** (Form: 2277L-0893.) Pays 96 percent of the death benefit in a lump-sum if you provide evidence that your life expectancy is 6 months or less. Once the benefit is paid out, the policy will be 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** If you should die in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train or bus), this rider provides an additional death benefit equal to 100 percent of the original face amount or \$250,000, whichever is less.

And, you can customize your policy by deciding whether or not you’d like to purchase the following riders. Your agent can provide details.

- **ACCIDENTAL DEATH BENEFIT** (Form: 2143L-0989.)
- **DEPENDENT CHILDREN’S COVERAGE** (Form: B975LNJ07R.)



**GIVE YOUR FAMILY PEACE OF MIND.**

You have a family. You have a home.  
Term life insurance from  
**United of Omaha Life Insurance Company**  
can help you protect it all.