

# Permanent Life Insurance



HELPING YOU ACHIEVE LONG-TERM FINANCIAL SECURITY



# Permanent Life Insurance – An Ideal Component of Your Financial Strategy

Not all financial vehicles are created equal. In terms of protecting, growing, distributing and transferring wealth, permanent life insurance can help by creating control, flexibility, and options.

Permanent life insurance can be an important component of a well-rounded, balanced financial strategy and a flexible asset to help you achieve your long-term goals.

## Why include permanent life insurance in your long-term financial strategy?

When added to your financial strategy, life insurance can be a valuable risk management tool that offers both living and insurance benefits.

A diversified asset allocation strategy is a key factor in achieving your financial goals. This involves spreading your financial resources among a variety of financial instruments according to your individual goals, risk tolerance and time horizon.

A properly structured permanent life insurance policy can help provide you safety, liquidity, protection and important tax advantages in one convenient package.

AccumUL Plus life insurance can help set a solid foundation for your future while providing protection for your family if something happens to you. AccumUL Plus is a flexible premium universal life insurance policy that can build cash value over time. Many people like this feature because in addition to protecting their families, it serves as a conservative wealth accumulation vehicle.

## Safety

Cash accumulation value growth is not linked to stock market performance, giving your financial strategy added stability and a conservative way to build long-term wealth.

## Protection

Permanent life insurance provides a death benefit, providing your family or business long-term protection that can last a lifetime.

## Liquidity

Should you need it, a permanent life insurance plan offers you access to its cash accumulation values through loans and withdrawals. There are no age restrictions, and policy loans are not dependent on credit verification or other qualifications.\*

## Tax Advantages

Permanent life insurance can offer beneficial tax-advantages to minimize the negative effects of both income and transfer taxes on your financial strategy.

When structured properly, permanent life insurance offers –

- An income tax-free death benefit providing an efficient means to transfer wealth
- Tax-deferred growth of cash accumulation value
- An option of tax-favored distributions from cash accumulation value giving you more spendable income\*



\*Surrender charges may apply.

# Why United of Omaha Life Insurance Company?

United of Omaha Life Insurance Company (United of Omaha) is highly rated and employs a prudent, disciplined investment strategy with the vast majority of our portfolios invested in high-quality bonds.

## The Company Behind Your Guarantee

A guarantee is only as strong as the company behind it.

United of Omaha's strong financial status and industry ratings show our strength and stability.

United of Omaha Life Insurance Company is a wholly owned subsidiary of Mutual of Omaha Insurance Company. Chartered in 1926, United of Omaha has provided insurance and annuity products for over 80 years and currently has nearly \$187.8 billion of life insurance in force.

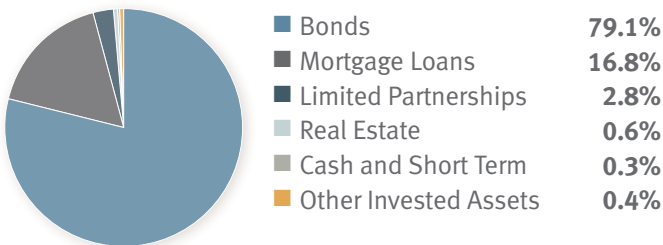
Our conservative, yet progressive, investment strategy has produced steady, significant growth. Our ultimate pledge is to meet our financial obligation to customers.

Rating Agency	United of Omaha
<b>A.M. Best Company, Inc.</b> (for overall financial strength and ability to meet ongoing obligations to policyholders)	<b>A+</b> (Superior)* This rating is second highest of 16.
<b>Moody's Investors Services</b> (for current financial strength and ability to withstand financial stress in the future)	<b>A1</b> (Good)* This rating is fifth highest of 21.
<b>Standard &amp; Poor's</b> (for financial strength to meet obligations to policyholders)	<b>A+</b> (Strong)* This rating is fifth highest of 21.

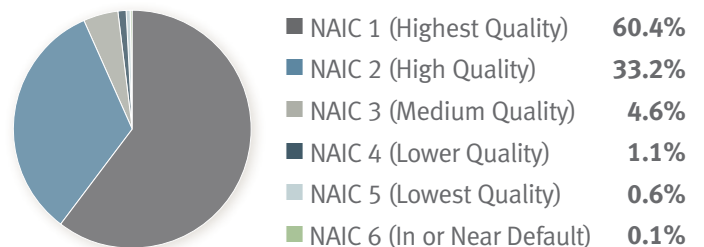
*Independent financial ratings reflect strength and stability*

(\*As of 9/11.)

### United of Omaha and Insurance Subsidiaries Invested Assets



### United of Omaha and Insurance Subsidiaries Bond Portfolio Quality



## AccumUL Plus offers:

- Face amounts \$25,000+
- Excellent cash accumulation
- Disbursement features
- Lapse guard
- Two levels of no-lapse protection
- Accelerated death benefit for terminal and chronic illnesses
- Optional guaranteed insurability rider



Life insurance 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 is responsible for its own contractual and financial obligations.

#### **POLICY EXCLUSIONS**

The face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years from the date of issue (within one year in MO and ND). Instead, we will pay the sum of the premiums paid since issue, less any loan and loan interest due and any withdrawals. In MO, benefits are paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

#### **Policy Forms:**

##### **AccumUL Plus**

Product base plans, provisions, features and riders may not be available in all states and may vary by state.

Sex Distinct Policy Form C518LNA08P, or state equivalent. In FL, C587LFL08P. In ID, LA, NC, OK, PA and TX, ICC08L001P. In OR, C600LOR8P. In WA, ICC08L001P. Unisex Policy Form C519LNA08P, or state equivalent. In FL, C588LFL08P. In ID, LA, NC, OK, PA and TX, ICC08L002P. In OR, C601LOR08P. In WA, ICC08L002P.

Accelerated Death Benefit Rider (Included in the policy) Form: C503LNA08R, or state equivalent. In FL, 2486-0799. In ID, LA, NC, OK, PA and TX, ICC08L005R. In OR, C664LOR08R.

Lapse Guard Rider Form: C507LNA08R or state equivalent. In FL, C578LFL08R. In ID, LA, NC, OK and OR, C507LNA08R. In PA, C821LPA09R. In TX, C732LTX08R.

Accidental Death Benefit Rider Form: 2144L-0989, or state equivalent. In PA, 2168L-0989.

Additional Insured Term Rider Self or Other Insured. Self Rider Form: C563LNA08R or state equivalent. In FL, C643LFL08R. In ID, LA, NC, OK, PA, TX and WA ICC08L003R. In OR, C563LNA08R; Other Insured Form: C564LNA08R, or state equivalent. In FL, C644LFL08R. In ID, LA, NC, OK, PA, TX and WA, ICC08L004R. In OR, C564LNA08R.

Association Group Disability Rider Form: 2230L-0893, or state equivalent. In PA, 2233L-0893.

Dependent Children's Rider Form: C521LNA08R, or state equivalent. In FL, C575LFL08R. In ID, LA, NC, OK, PA, TX and WA, ICC08L007R. In OR, C521LNA08R.

Disability Rider Form: 423L-0982, or state equivalent. In PA, 424L-0483.

Guaranteed Insurability Rider Form: C504LNA08R, or state equivalent. In FL, C574LFL08R. In ID, LA, NC, OK, PA, TX and WA, ICC08L006R. In OR, C504LNA08R.

This is a solicitation of insurance. By responding to this ad you are requesting to have a licensed insurance agent (in WA; producer) contact you for information. An agent (in WA; producer) will contact you.

MUTUAL of OMAHA'S  
**WILD KINGDOM**

