

# Term Life Answers<sup>SM</sup>

*Providing answers for life's needs.*



NEW JERSEY PLAN HIGHLIGHTS

**TERM PERIODS**

10, 15, 20 and 30 years

**ISSUE AGES BASED ON AGE LAST BIRTHDAY**

Term	Nat'l N.T.	Nat'l T.	MD N.T.	MD T.	WA N.T./T.
10-Year	18-80	18-75	18-80	18-75	18-70
15-Year	18-74	18-70	18-74	18-70	18-65
20-Year	18-68	18-65	18-67	18-65	18-60
30-Year	18-55	18-50	18-54	18-49	18-50

(NT = Nontobacco and T = Tobacco)

**FACE AMOUNTS**

**10, 15, 20 and 30 Year Term Periods**

\$100,000-\$249,999

\$250,000-\$499,999

\$500,000-\$999,999

\$1,000,000 and above

**UNDERWRITING CLASSES**

Preferred Plus Nontobacco

Preferred Nontobacco

Preferred Tobacco

Standard Plus Nontobacco

Standard Nontobacco

Standard Tobacco

**TABLE RATES**

Tables 1 (A) to 16 (P)

**TABLE RATE-UP PERCENTAGE**

25 percent per table

**PREMIUM MODES (MODAL FACTORS)**

Annual (1.00)

Semiannual (.52)

Quarterly (.275)

Monthly BSP (.089)

**POLICY FEE**

\$62.50 per year

**RIDERS**

**Accelerated Death Benefit Rider** (included in the policy) (2277L-0893.)

This pays 96 percent of the death benefit in a lump sum if you provide evidence that your life expectancy is 6 months or less.

**Waiver of Premium for Unemployment Rider**

(included in the policy)

(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.

**Accidental Death Benefit Rider**

(2143L-0989, or state equivalent.)

Provides for an additional death benefit amount in the event of your accidental death.

**Dependent Children's Rider**

(2069L-0189, or state equivalent.)

You can choose to purchase a small amount of term life insurance coverage for your dependent children (infant through 20 years).

**Other Insured Rider**

(2485L-0696.)

You can choose to purchase coverage for another adult individual. Full underwriting is required.

**Disability Waiver of Premium Rider**

(0420L-0780, or state equivalent.)

If you become disabled for six months or more, the premium for the base policy and all riders will be waived after the six-month period for as long as the disability continues.

## CONVERSIONS

The 10-year policy may be converted before age 75, or during the first 2 years after policy issue, whichever is later. The 15- and 20-year term policies can be converted before age 75. Term Life 30 may be converted in the first 20 policy years.

## PREMIUMS

The premiums are guaranteed not to increase for the duration of the term period.

## RENEWABILITY

The policy may be renewed annually in the year following the term period, and thereafter, to age 95, without evidence of insurability.

## RE-ENTRY

The policyowner may re-apply for a new policy of the same type, with evidence of insurability before or at the product maximum issue age. (See maximum issue ages in chart above).

## POLICY EXCLUSIONS

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

## ADDITIONAL INFORMATION

- Any premium paid for the period beyond the policy month in which the Insured dies will be paid to the beneficiary as part of the death benefit. The refund will not include premiums waived under a Waiver of Premium Rider.
- Your policy includes a free-look provision. If you are not satisfied with your policy, return it to us or to your United of Omaha representative within the free-look period. The premium paid will be refunded, and your policy will be canceled as of the date any insurance became effective.

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**

A MUTUAL of OMAHA COMPANY

Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. The bank may not condition an extension of credit on your purchase of an insurance product or annuity through the bank or any of its affiliates. You are free to purchase the insurance product or annuity from another source.

Policy Forms: Term Life 10 – 5962L-0495. Term Life 15 – 6302L-0696. Term Life 20 – 6343L-0696. Term Life 30 – 7167L-0203.