

My granddaughter is everything to me. I would do anything to make her happy and keep her safe.

I am using Living Promise Whole Life Insurance to help protect my family from the strain of final expenses. Now I can relax... because the planning is done.

This story portrays a situation our customers may have faced or could face. It does not represent an actual person.

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MUTUAL of OMAHA

Whole Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
1-800-775-6000

This is a solicitation of insurance. A licensed agent may contact you.

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

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. United of Omaha Life Insurance Company does not conduct business in New York. For costs and complete details of coverage, contact your insurance agent* or the company.

This life insurance does not specifically cover the funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purposes, unless otherwise directed. See policy for complete policy fee details.

*In OR and WA: producer

Level Benefit Policy Form: ICC12L080P or state equivalent. In FL, D354LFL12P.

Graded Benefit Policy: ICC12L081P or state equivalent. In FL, D355LFL12P.

Accidental Death Benefit Rider: ICC12L082R or state equivalent. In FL, D345LNA12R.

Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement: ICC12L084R or state equivalent. In FL, D359LFL12R.

MUTUAL of OMAHA

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Living Promise® Whole Life Insurance

HELPING WITH YOUR FINAL EXPENSES AND MORE



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› Having a whole life insurance policy in place can be a very loving and considerate thing to do for your loved ones.



Living Promise Whole Life Insurance

Living Promise is designed to help provide affordable protection that pays benefits directly to the person you choose to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind.

Planning Ahead

Planning ahead is smart especially when loved ones are concerned. Living Promise Whole Life insurance is one way for you to help protect loved ones during a difficult time. Funds may be used for final expenses and other purposes. With two plans, varying face amounts and premium options available, you may be able to continue taking care of your loved ones.

Living Promise Provides Two Plans:

1 LEVEL BENEFIT PLAN:

- For ages 45-85
- Face amounts from $2,000 to $40,000 (in WA, $5,000 to $40,000)
- Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement
- Optional: Accidental Death Benefit Rider

2 GRADED BENEFIT PLAN:***

- For ages 45-80
- Face amounts from $2,000 to $20,000 (in WA, $5000 – $20,000)
- This policy contains a graded benefit meaning that for death due to natural causes (any cause other than accidental) during the first two years, the beneficiary will receive all premiums plus 10 percent. After the two years, the full benefit is paid for death due to all causes. Full death benefits will be paid, in all years, if death results from an accidental bodily injury

+ PLUS:

- We offer competitive premiums that fit many budgets
- Simplified underwriting. No medical exam – coverage is based on your answers to a few simple health questions.
- A great product with a strong brand and from a stable and secure company that you know

****Not available in AR, MT, NC.*

Additional Benefits**

› **Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement (ICC12L084R)**
Allows the owner a one-time election to receive the Accelerated Benefit if the insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness, or (b) has been confined to a nursing home for 90 consecutive days or more and is expected to remain confined in a nursing home for the duration of the insured's life.

› **Accelerated Death Benefit for Terminal Illness or Chronic Illness Rider in FL (D359LFL12R):**
Allows the owner a one-time election to receive the Accelerated Benefit if the insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness, or (b) certified by a physician that the insured is unable to perform (without substantial assistance from another person) at least two activities of daily living due to a chronic illness.

› **Accelerated Death Benefit for Terminal Illness Rider in CT (D358LCT12R):**
Allows the owner a one-time election to receive the Accelerated Benefit if the insured is diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.

› **Optional: Accidental Death Benefit Rider (ICC12L082R)**
This rider provides an additional death benefit equal to the policy's face amount if the death of the insured results from accidental bodily injury and independently of sickness and all other causes. (additional premium required)

Policy Exclusion
The death benefit will not be paid if the insured commits suicide, while sane or insane, within two years from the contestability date (in ND, within one year). Instead, we return all premiums paid, minus any loan.

***May not be available in all states.*