LIFE INSURANCE

LIFE INSURANCE PRODUCT PORTFOLIO

BROKERAGE

As of May 2026



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

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388793_0526

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United of Omaha

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All products, base plans, provisions, features and riders may not be available in all states.

The products described here are the national versions. For state special variations and detailed information, please consult the product highlight sheets, product guides and underwriting guide.

Strong. Stable. Secure.

Company Ratings	
AM Best Company (for overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) This rating is second highest of 16
Moody's Investors Services (for current financial strength and ability to withstand financial stress in the future)	A1 (Good) This rating is fifth highest of 21
S&P Global (for financial strength to meet obligations to policyholders)	A+ (Strong) This rating is fifth highest of 21

(As of 04/26)

Resources	Contact Information
Sales Support • Order materials • Quotes • Questions	1-800-693-6083 or sales.support@mutualofomaha.com
Underwriting • Case Management • Fit	1-800-775-7896
Sales Professional Access	www.mutualofomaha.com/broker

Income Advantage℠ IUL

Product Type	Indexed Universal Life
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only
Face Amounts	$100,000 and up *(First Year Premium over $10,000,000 requires home office approval.)*
Underwriting Classes	Preferred Plus NT — Standard NT Preferred NT — Preferred T Standard Plus NT — Standard T
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 14 years.
Expense Loads	**Monthly Deductions:** Monthly expense charge: Current: $8, plus a monthly charge per $1,000 of Specified Amount; Guaranteed: $10, plus a monthly charge per $1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month **Premium Charge** Current = 4.5% up to the target 3% in excess of the target Guaranteed = 10% of each premium
Riders (Some restrictions may apply)	Guaranteed Refund Option* Long-Term Care Rider Accelerated Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard℠ Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Dependent Children's Rider Additional Insured Term Rider (self and other insured) *included in the policy
Guaranteed Interest Rate	2% on fixed account
Policy Loans	**Standard Loan** Years 1-9: Charge 4% (in arrears) Credit 2% Years 10+: Charge 2% (in arrears) Credit 2% **Index Loan** Charge: Currently declared and not to exceed 6% Credit: Based on Index Crediting Strategy Performance

Partial Withdrawals	Allowed after first policy year, $100 minimum.
No-Lapse Protection	Ages 0-75: 10 Years Ages 76-79: To age 85 Ages 80+: 5 Years
Other Product Features	Index crediting strategies Income Advantage has four index crediting strategies: 1. S&P 500® One-Year 100% Participation 2. S&P 500® One-Year High Participation 3. S&P 500® One-Year Uncapped 4. BofA U.S. Agility Index: One-Year Uncapped

Life Protection Advantage℠ IUL

Product Type	Indexed Universal Life
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only
Face Amounts	$100,000 and up *(First Year Premium over $10,000,000 requires home office approval.)*
Underwriting Classes	Preferred Plus NT — Standard NT Preferred NT — Preferred T Standard Plus NT — Standard T
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 14 years.
Expense Loads	**Monthly Deductions:** Monthly expense charge: Current: $8, plus a monthly charge per $1,000 of Specified Amount; Guaranteed: $10, plus a monthly charge per $1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month **Premium Charge** Current = 4% up to the target 7.5% in excess of the target Guaranteed = 10% of each premium
Riders (Some restrictions may apply)	Guaranteed Refund Option* Long-Term Care Rider Accelerated Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard℠ Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Dependent Children's Rider Additional Insured Term Rider (self and other insured) *included in the policy
Guaranteed Interest Rate	2% on fixed account
Policy Loans	**Standard Loan** Years 1-9: Charge 4% (in arrears) Credit 2% Years 10+: Charge 2% (in arrears) Credit 2% **Index Loan** Charge: Currently declared and not to exceed 6% Credit: Based on Index Crediting Strategy Performance

Partial Withdrawals	Allowed after first policy year, $100 minimum.
No-Lapse Protection	**Long-Term:** By paying the long-term no-lapse protection premium, the death benefit will be guaranteed until the insured's age 90. The long-term no-lapse protection premium level is only available for insureds up to issue age 79. **Short-Term:** By paying the short-term no-lapse protection premium, the death benefit will be guaranteed as follows: Issue Ages 0-79: 10 years Issue Ages 80-85: To age 90
Other Product Features	Index crediting strategies Life Protection Advantage has four index crediting strategies: 1. S&P 500® One-Year 100% Participation 2. S&P 500® One-Year High Participation 3. S&P 500® One-Year Uncapped 4. BofA U.S. Agility Index: One-Year Uncapped

AccumUL Answers℠

Product Type	Cash Accumulation & Disbursement
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only
Face Amounts	$25,000 - $99,999* $250,000 - $499,999 $100,000 - $249,999 $500,000 - $999,999 $1,000,000 plus *Below $100,000, only Standard NT and Standard T risks are available Face amounts under $100k, Table 4 is the only substandard option available *(First Year Premium over $2,000,000 requires home office approval.)*
Underwriting Classes	Preferred Plus NT Standard Plus NT Substandard NT Preferred NT Standard NT Substandard T Preferred T Standard T 25% per table; table-rated cases increase the fully commissionable premium.
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 9 policy years.
Expense Loads	**Monthly Deductions:** Monthly expense charge: Current: $8, plus a monthly charge per $1,000 of Specified Amount; Guaranteed: $10, plus a monthly charge per $1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month **Premium Charge** Current = 5% of premium up to the Target Premium 7.5% of premium in excess of the Target Premium Guaranteed = 10% of each premium payment
Riders (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard℠ Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider Add'l. Insured Term Rider (Self & Other Insured) *Included in the policy
Guaranteed Interest Rate	2%
Low-Cost Loans	Years 1-9: Charge 4% in arrears; Credit 2%. Years 10+: Charge 2% in arrears; Credit 2%.
Partial Withdrawals	Allowed after first policy year, $100 minimum withdrawal amount.
No-Lapse Protection	**Short-Term No-Lapse Protection** Based on payment of Minimum Premiums 5 Years **Long-Term No-Lapse Protection** Based on payment of Target Premiums Ages 0-55: 30 Years Ages 56-79: To age 85 Ages 80+: None
Other Product Features	1. Lapse Guard Protection 2. Wash Loan Feature in years 10+ 3. Policy maturity age is 120

Term Life Answers® 10, 15, 20, 30

Product Type	Term Life Insurance				
Issue Ages (Age Last Birthday)		Term Life 10	Term Life 15	Term Life 20	Term Life 30
	Nontobacco	18-80	18-74	18-68	18-55
	Tobacco	18-75	18-70	18-65	18-50
Face Amounts	$100,000 - $249,999 $250,000 - $499,999 $500,000 - $999,999 $1,000,000 and above				
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T Standard Plus NT Standard NT Standard T Substandard NT Substandard T				
Table Rates	Tables 1 (A) to 16 (P)				
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52) Quarterly (.265) Monthly BSP (.086)				
Policy Fee	$62.50 per year (Commissionable for face amounts under $250,000)				
Riders (Some restrictions may apply)	Accelerated Death Benefit for Terminal Illness Rider* Accidental Death Benefit Rider Waiver of Premium for Unemployment Rider* Dependent Children's Rider Other Insured Rider Disability Waiver of Premium Rider *Included in the policy				
Conversion Period (for policies issued May 1, 2026 or later)	**Term Life 10** • For issue ages 18-67: The earlier of 10 years or age 70 • For issue ages 68+: During the first 2 policy years only		**Term Life 15** The earlier of 15 years or age 70		
	Term Life 20 The earlier of 20 years or age 70		**Term Life 30** During the first 15 policy years only		
Renewal of Premiums	**Term Life 10** The policy automatically renews annually in year 11 and thereafter to age 95, without evidence of insurability		**Term Life 15** The policy automatically renews annually in policy year 16 and thereafter to age 95, without evidence of insurability		
	Term Life 20 The policy automatically renews annually in policy year 21 and thereafter to age 95, without evidence of insurability		**Term Life 30** The policy automatically renews annually in policy year 31 and thereafter to age 95, without evidence of insurability		

Term Life Express® 10, 15, 20, 30

Product Type	Term Life Insurance
Issue Ages (Age Last Birthday)	- 18-75 = 10/10 - 18-70 = 15/15 - 18-60 = 20/20 - 18-50 = 30/30
	Maximum issue ages may vary by state and tobacco usage.
Face Amounts	$25,000 - $550,000 Ages 18-50 $25,000 - $450,000 Ages 51-60 $25,000 - $350,000 Ages 61-75
Underwriting Classes	Standard NT Standard T
Table Rates	N/A
Premium Modes (Modal Factors)	Annual (1.00) Quarterly (.275) Semiannual (.52) Monthly BSP (.089)
Policy Fee	$60 per year (Commissionable)
Riders (Some restrictions may apply)	Living Benefit Riders (Terminal, Chronic and Critical Illness)* Residential Damage Waiver of Premium Rider* Waiver of Premium for Unemployment Rider* Common Carrier Death Benefit Provision* Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider Disability Waiver of Premium Rider *Included in the policy
Conversion Period	Convertible after policy year two through the lessor of: (a) the end of the level term period or (b) the policy anniversary following the insured's 70th birthday. Cannot be converted to a fully underwritten product.
Renewal of Premium	Policies may be renewed annually to age 100, without evidence of insurability.
Other Product Features	- Simplified underwriting - iGO® e-App - Strong conversion products and options

Indexed Universal Life Express®

Product Type	Indexed Universal Life
Issue Ages (Age Last Birthday)	18-75
Face Amounts	$25,000-$550,000 Ages 18-50 $25,000-$450,000 Ages 51-60 $25,000-$350,000 Ages 61-75
Underwriting Classes	Standard NT Standard T
Table Rates	N/A
Surrender Charges	First 14 policy years.
Expense Loads	**Monthly Deductions:** Monthly expense charge: $8, plus a monthly charge per $1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month **Premium Charge** 4.5% premium charge for all years on each premium payment
Riders (Some restrictions may apply)	Living Benefit Riders (Terminal, Chronic and Critical Illness)* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider* Lapse Guard℠ Rider* Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy
Guaranteed Interest Rate	2% on fixed account
Policy Loans	**Standard Loan:** Years 1-9: Charge 4% (in arrears), Credit 2% Years 10+: Charge 2% (in arrears), Credit 2% **Index Loan:** Charge: Currently declared and not to exceed 6% Credit: Based on Index Crediting Strategy Performance
Partial Withdrawals	Allowed after first policy year, $100 minimum
No-Lapse Protection	By paying the no-lapse protection premium, the death benefit will be guaranteed as follows: • Ages 18-60: 20 years • Ages 61+: To age 80
Other Product Features	1. Simplified underwriting 2. Quick issue process 3. Four index crediting strategies: • S&P 500® One-Year 100% Participation • S&P 500® One-Year High Participation • S&P 500® One-Year Uncapped • BofA U.S. Agility Index: One-Year Uncapped

Living Promise® Whole Life

Product Type	Level Benefit Plan	Graded Benefit Plan
Issue Ages (Age Last Birthday)	45-85	45-80
Face Amounts	$2,000 - $50,000	$2,000 - $20,000
Underwriting Classes	Standard Tobacco/ Nontobacco	Standard (no tobacco distinction)
Table Rates	N/A	N/A
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)
Policy Fee	$36 Annual Policy Fee (Commissionable)	$12 Annual Policy Fee (Commissionable)
Riders	Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider* Optional: Accidental Death Benefit Rider *Included in the policy	None
Low-Cost Loans	Charge 7.4% in advance	
Conversions	N/A	
Death Benefit Guarantees	Policy is guaranteed to age 100 as long as premium is paid	
Other Product Features	1. Simplified underwriting 2. Small face amounts 3. No death benefit reductions in early years (Level Benefit only) 4. iGO® e-App	

Children's Whole Life

Product Type	Whole Life Insurance
Issue Ages (Age Last Birthday)	14 days to 17 years
Face Amounts	$5,000 - $50,000
Underwriting Classes	Standard
Table Rates	None
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.50) Quarterly (.25) Monthly BSP (.08333)
Policy Fee	$12 Annual Policy Fee (Commissionable)
Riders (Some restrictions may apply)	Guaranteed Insurability Rider Waiver of Premium due to Death of Owner
Guaranteed Interest Rate	N/A
Low-Cost Loans	Charge 5.66% in advance
Partial Withdrawals	None
Death Benefit Guarantees	Policy is guaranteed to age 100 as long as premium is paid.
Other Product Features	1. Additional coverage may be purchased in the future without evidence of insurability 2. Limited health questions and no medical exam 3. Rates never increase and benefits never decrease 4. iGO® e-App

Guaranteed ADvantage

Product Type	Accidental Death	
Issue Ages (Age Last Birthday)	18-70	
Face Amounts	$50,000 - $500,000 (increments of $1,000)	
Underwriting Classes	Guaranteed Issue	
Table Rates	N/A	
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.515)	Quarterly (.26) Monthly BSP (.0875)
Policy Fee	$50 per year (Commissionable)	
Riders (Some restrictions may apply)	Return of Premium Benefit Rider	
Conversions	N/A	
Guaranteed Renewable	Policy renewable to age 80	

Rider Definitions

Products and riders may not be available in all states and may vary by state. Some riders may not be available on unisex policies.

Accelerated Death Benefit Riders (AccumUL Answers,Income Advantage IUL & Life Protection Advantage IUL) (TLA - Terminal Illness only)
The definition of chronic or terminal illness may vary by state. If an IUL policy is issued with the Long-Term Care Rider, the Chronic Illness Rider will not be included.

Terminal Illness Rider: This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The requested benefit amount may not exceed the lesser of $1,000,000 or 80% of the specified amount at the time of the first accelerated death benefit payment request.

Chronic Illness Rider: This rider provides an accelerated death benefit if the insured is unable to perform 2 of 6 Activities of Daily Living (ADLs) for 90 consecutive days, as certified by their physician or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment. The requested benefit amount may not exceed the lesser of $1,000,000* or 80% of the specified amount at the time of the first accelerated death benefit payment request.

*500,000 in California

Accelerated Death Benefit Rider (IULE & TLE)
The definition of chronic, terminal, and critical illness may vary by state. For IULE and TLE, this rider package is also referred to as Living Benefit Riders.

Terminal Illness Rider: This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The sum of all requested accelerations cannot exceed 80% of the policy's specified amount at the time of the first accelerated death benefit payment request for IULE, and as of the policy issue date on TLE.

Chronic Illness Rider: This rider provides an accelerated death benefit if the insured is unable to perform 2 of 6 Activities of Daily Living (ADLs) for 90 consecutive days, as certified by their physician or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment. The requested benefit amount may not exceed 80% of the specified amount at the time of the first accelerated death benefit payment request for IULE and as of the policy issue date on TLE.

Critical Illness Rider: This rider provides an accelerated death benefit if the insured has been certified by a physician as having one or more of the following conditions within the last 12 months: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, and stroke. The requested benefit amount may not exceed 80% of the specified amount at the time of the first accelerated death benefit payment request for IULE and as of the policy issue date on TLE.

Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider (Living Promise only)
This rider allows a one-time election to receive the Accelerated Benefit if the insured provides evidence that his/her life expectancy is 12 months or less or if the insured has been confined to a nursing home for 90 consecutive days or more; and, is expected to remain confined to a nursing home for the duration of the insured's life.

Accidental Death Benefit Rider (AccumUL Answers, Income Advantage IUL, Life Protection Advantage IUL & IULE)
This rider is available to issue ages 18-60 with renewal ages 19-64.
The minimum amount is $10,000 and the maximum amount applies to:

- Issue ages 18-25 = $100,000
- Issue ages 26-60 = $250,000
- Or two times the face amount, whichever is less

Accidental Death Benefit Rider (TLA only)
Available for clients ages 18-60 for an additional cost. This rider provides for an additional death benefit amount in the event of accidental death. The minimum rider amount is $10,000 and the maximum rider amount is $100,000 for ages 18-25 and $250,000 (or the policy face amount whichever is less) for ages 26-60.

Accidental Death Benefit Rider (TLE only)
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)

Accidental Death Benefit Rider (Living Promise only)
This rider is available on the level death benefit plan only. It is available for all ages, but can only be added at issue. With this rider, an additional death benefit equal to the policy's face amount will be paid if the insured dies from a covered accident.

Additional Insured Term Rider (AccumUL Answers, Income Advantage IUL & Life Protection Advantage IUL)
This term insurance rider provides an additional death benefit on the primary insured (Self) or up to four additional insureds (Other) for as long as the base policy remains in force, the insured reaches age 100 or the additional insured reaches age 100 whichever occurs first. Issue ages for the AIR-Self are 0-80, while issue ages for the AIR-Other are 18-80. Minimum AIR face amount is the minimum face amount of the applicable product. The maximum AIR is 2X base

face amount of the applicable product. Rider charges are deducted from the policy accumulation value when due. Not available with base policies rated above 300% (Table 8).

Common Carrier Death Benefit Provision (TLE only)

This provides an additional death benefit equal to 100% 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.

Dependent Children's Rider (AccumUL Answers, Income Advantage IUL, Life Protection Advantage IUL & IULE)

Available to issue ages 18-55 and is eligible for dependent children ages 15 days through age 20. This rider provides coverage to each covered child's 23rd birthday or the date the insured reaches Attained Age 65. The face amount for the rider on AccumUL Answers, Income Advantage IUL and Life Protection Advantage IUL is a minimum of $1,000 up to a maximum of $10,000. The face amount for the rider on IULE is either $5,000 or $10,000.

Dependent Children's Rider (TLA only)

The minimum face amount of the rider is $1,000 up to a maximum of $10,000. Insured's ages 18-55 may purchase this rider for their dependent children ages 15 days through 20 years. The premium covers all current and future unmarried dependent children. This rider may convert to a permanent insurance policy without evidence of insurability before the child's 23rd birthday or the insured's age of 65, whichever is earlier.

Dependent Children's Rider (TLE only)

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 Life Insurance Company (United of Omaha), with a face amount up to five times the dependent child term insurance benefit.

Disability Income Rider (TLE only)

With this rider, the insured can apply (at issue) for a maximum monthly disability income benefit equal to the lesser of:

- 1.5% of the face amount at issue or
- $3,000 per month or
- 60% of your monthly gross income

The insured can apply for either an 18- or 30-month benefit. The monthly income amount and the benefit period cannot be changed after issue. The elimination period is 90 days.**

**In MD, 120-day elimination period.

Disability Continuation of Planned Premium Rider (AccumUL Answers, Income Advantage IUL, Life Protection Advantage IUL & IULE)
Available to issue ages 18-55 with renewal ages 19-64. If the insured becomes disabled before the policy anniversary following the insured's 65th birthday and the disability continues for at least six months, this rider will contribute a specified monthly amount of premium to the policy during the continuance of the disability, even if the disability extends beyond age 65.

Disability Waiver of Premium Rider (TLA & TLE)
If the insured becomes disabled and is unable to work, the premium for the base policy and all riders will be waived as long as the disability continues. The elimination period for TLA and TLE is 90 days.*** If the insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available.

***In MD, 120-day elimination period.

Disability Waiver of Policy Charges Rider (AccumUL Answers, Income Advantage IUL, Life Protection Advantage IUL & IULE)
Available to issue ages 18-55 with renewal ages 19-59. If the insured becomes disabled before the policy anniversary following the insured's 60th birthday and the disability continues for at least six months, this rider will waive payment of the monthly deduction amount (cost of insurance charges and expense charges) during the continuance of the disability, even if the disability extends beyond age 60.

Guaranteed Insurability Rider (AccumUL Answers, Income Advantage IUL, Life Protection Advantage IUL & IULE)
This rider provides the insured the option to periodically increase the specified amount without additional underwriting. A specified amount increase between $10,000 and $50,000 may be elected at the time of issue and will remain constant for each election. Only one specified amount increase is allowed each year. The increase in the specified amount may be elected 90 days following: (a) marriage of the insured; (b) the birth of the insured's child; (c) the adoption of the insured's child; and (d) the 3rd policy anniversary and every three years thereafter until the rider expires. The ability to increase the specified amount under item (d) will terminate if a specified amount increase is not exercised for five consecutive years. No increase will be allowed under this rider if the increase would cause the current specified amount to exceed 200% of the initial specified amount or $1,000,000 (whichever is less). Any change in specified amount will affect the monthly no-lapse protection value test for the no-lapse protection. This means that the no-lapse protection may not be in effect if the specified amount is

increased and additional premiums are not paid. This rider will terminate on the earliest of the following: (a) the policy anniversary date following the insured's 50th birthday; (b) the date the current specified amount is double the amount of the insured's initial specified amount; (c) the date the insured's current specified amount reaches $1,000,000; or (d) the date the policy ends.

Guaranteed Insurability Rider (CWL)
While the policy is in force, the owner will have the option to buy an additional policy on the life of the insured on each of the option dates:
(a) the policy anniversary dates following the insured's 25th, 30th, 35th and 40th birthdays; (b) the insured's marriage, domestic partnership, civil union, or equivalent relationship; (c) the insured's birth or adoption of a child; and (d) the purchase of a home. A maximum of five option date elections are allowed to be exercised. You must make an election within six months of the option date. No evidence of insurability is needed. At least 60 days before each option date based on age, we will send you a reminder. For options based upon marriage, birth or adoption of a child, or purchasing a house, you must give us notice. If the owner dies before a purchase option date, any additional benefits which have been applied for will not take effect and any premium paid will be refunded as required.

Guaranteed Refund Option (Income Advantage IUL, Life Protection Advantage IUL) (Available on Unisex policies)
Enhanced Surrender Value Rider: This rider provides a refund of premiums paid upon a full surrender of the policy during a 60-day period following the 15th and 20th through 25th policy anniversary.

- Year 15 = 50% of the accumulated premium paid
- Years 20, 21, 22, 23, 24 & 25 = 100% of the accumulated premium paid

The refund of premiums paid will not exceed 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans. Minimum premium requirements must be maintained to keep the rider in force. If not executed, the rider terminates at the end of the 60-day period following the 25th policy anniversary.

For Life Protection Advantage, the GRO rider is not available for clients age 60 or above (regardless of risk class), for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. For Income Advantage, the GRO rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above.

Lapse Guard℠ Rider (AccumUL Answers, Income Advantage IUL, Life Protection Advantage IUL & IULE) (Available on Unisex policies)
This is automatically attached to all issued policies with issue ages less than 76. The Lapse Guard rider is specifically designed to prevent policies from lapsing that have been over-funded and have had level disbursements taken for an extended period of time in retirement. Because exercise of this rider keeps the policy from lapsing, no policy loans will become taxable as income under current tax law. When the Lapse Guard rider is exercised, the accumulation value is reduced by 3%.

Living Benefit Riders
Refer to the definition of Accelerated Death Benefit Riders for IULE & TLE.

Long-Term Care Rider (Income Advantage IUL & Life Protection Advantage IUL)
This rider allows the policyowner to access all or a portion of the death benefit early to be reimbursed for covered long-term care services. The LTC Rider monthly acceleration percentage and benefit limit are chosen at issue and are multiplied together to determine the maximum monthly benefit.

The monthly acceleration percentage can be either 1%, 2% or 4%. The LTC Rider benefit limit can be up to 100% of the initial specified face amount for the life insurance policy and is subject to the following limits:

- Minimum benefit limit: No less than $150,000 for the 1% option and $100,000 for the 2% and 4% option
- Maximum benefit limit: No more than $2 million for the 1% and 2% options and $1.25 million for the 4% option

The LTC Rider is only available to issue ages 30-79. The insured must be a Table 4 or better and have no flat extra ratings on their base life insurance policy to be eligible for LTC Rider coverage. The LTC Rider is underwritten separate from the life insurance policy. If the client does not qualify for the LTC Rider, the policy will be issued with the Chronic Illness Rider.

Other Insured Rider (TLA only)
This term life insurance rider provides coverage for an Other Insured, which is any one person other than the Primary Insured. The premium, term duration and issue limits are the same as the Term Life policy based on the age and face amount of the Other Insured, but with no additional policy fee. Full underwriting is required.

Residential Damage Waiver of Premium Rider (TLE only)
If the primary residence sustains $25,000 or more of damage, this rider allows the premium for the base policy and all riders to be waived for one six-month period.

Waiver of Premium due to Death of Owner (CWL)

The premiums for this policy and all riders attached to it will be waived for one 90-day period if the owner dies while the policy is in force. When the proof of the owner's death is received the waiver will begin on the owner's day of death. This is a one-time benefit. This benefit is available 24 months after the policy issue date. Premiums waived under this provision will not be deducted from the death benefit.

Waiver of Premium for Unemployment Rider (TLA & TLE only)
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.

Waiver of Surrender Charges for Partial Withdrawals Rider (IULE) (Available on Unisex policies)
A portion of funds may be withdrawn with no surrender charges in event the insured is:

- Hospitalized or confined to a nursing home
- Unemployed and receiving unemployment benefits for at least 60 days
- Disabled and has been approved for Social Security disability benefits
- Diagnosed with terminal illness that will result in death within the next 12 months
- Faced with the death of a spouse, civil union partner or minor dependent
- Determined to have physical damage of $50,000 or more to his/her primary residence
- Undergoing transplant surgery as an organ donor or recipient of liver, lung, kidney, pancreas or bone marrow (recipients only)

NOTES

Underwritten by:
Mutual of Omaha Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175

United of Omaha Life Insurance Company
A Mutual *of* Omaha Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175

mutualofomaha.com

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