

LIFE
INSURANCE

TERM LIFE ANSWERS[®]

Product Guide

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

Term Life Answers® can be the solution your clients need for their life insurance protection, through affordable, simple coverage for a specific amount of time.

Best of all, the premium payments will never increase during the level term period of the policy.



Term Life Answers

This simple life insurance policy offers affordable, lasting protection. This means that if the insured should die unexpectedly, their loved ones would be protected financially. They would receive an income tax-free death benefit¹ which may be used for income replacement, final expenses, their children's college education or for any other purpose.

This can be a great fit for clients who:

- Require coverage for a certain period of time, such as until their children are grown
- Want to ensure their family maintains their lifestyle if the unthinkable happens
- Need to make sure long-term debts (such as mortgage, car loan or credit card) are paid off
- Are looking for affordable life insurance protection as they enter their prime earning years
- Are business owners looking for affordable business planning solutions

¹ Death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary (Internal Revenue Code Section 101(a)(1)). There are certain exceptions to this general rule including policies that were transferred for valuable consideration (IRC § 101(a)(2)). This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.



Policy Overview

Policy Form Number	Term Life Answers 10, 15, 20 - ICC16L145P (or state equivalent). In FL, D601LFL16P. Term Life Answers 30 - ICC16L144P (or state equivalent). In FL, D600LFL16P.				
Issue Ages <i>Remember, we use Age Last Birthday!</i>		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
	Policies can be backdated up to six months to save age.				
Underwriting Risk Classes	- Preferred Plus Nontobacco - Preferred Nontobacco - Preferred Tobacco - Standard Plus Nontobacco - Standard Nontobacco - Standard Tobacco				
Table Ratings	Tables 1 (A) to 16 (P)				
Face Amount Bands	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 and above				
Premium Modes (Modal Factors)	- Annual (1.00) - Quarterly (.265) - Semiannual (.52) - Monthly BSP (.086)				
Policy Fee	\$62.50 per year (Commissionable for face amounts under \$250,000)				
Conversion Period (for policies issued May 1, 2026 or later)		Term Life 10	Term Life 15	Term Life 20	Term Life 30
	- For issue ages 18-67: The earlier of 10 years or age 70 - For issue ages 68+: During the first 2 policy years only	The earlier of 15 years or age 70	The earlier of 20 years or age 70	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 year 16 and thereafter to age 95, without evidence of insurability Term Life 20 The policy automatically renews annually in year 21 and thereafter to age 95, without evidence of insurability Term Life 30 The policy automatically renews annually in year 31 and thereafter to age 95, without evidence of insurability				



Riders and Provisions

Automatically Included with the Policy²

Rider	Availability	Description
Accelerated Death Benefit for Terminal Illness (ICC13L098R or state equivalent)	Available at issue on all policies	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.
Waiver of Premium for Unemployment Rider (D185LNA10R, or state equivalent. In PA, D226LPA10R.)	Available at issue on all policies	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.

Optional Riders Available for Purchase²

Rider	Availability	Description
Accidental Death Rider (2143L-0989 or state equivalent. In PA, 2167L-0989.)	Available to issue ages 18-60 with renewal ages 19-64	This rider provides an additional death benefit amount in the event of death due to a covered accident. The minimum amount is \$10,000 and the maximum amounts are the lesser of: ▪ \$100,000 for issue ages 18-25; \$250,000 for issue ages 26-60; OR, ▪ Two times the specified amount
Disability Waiver of Premium Rider (2669L-1203, or state equivalent. In PA, 2700L-1203.)	Available to issue ages 18-55 with renewal ages 19-59	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 is 90 continuous days or more. 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.
Dependent Children's Rider (2069L-0189, or state equivalent. In PA, 2086L-0189.)	Available when the primary insured is between issue ages 18-55	This rider is available for the insured's dependent children ages 15 days through age 20. It provides coverage until each covered child's 23rd birthday or the date the insured reaches attained age 65. The maximum coverage amount is \$10,000 per child.
Other Insured Rider (TLA 10, 15, 20 - ICC16L150R, or state equivalent. TLA 30 - ICC16L151R, or state equivalent.)	Based on the base Term Life policy	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.

²Riders are subject to state approval and may vary by state.

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Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com

All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

Policy Forms: Term Life Answers 10, 15, 20 – ICC16L145P or state equivalent; D601LFL16P in FL. Term Life Answers 30 – ICC16L144P or state equivalent; D600LFL16P in FL.

Life insurance underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000.

Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.