LIFE INSURANCE

Providing Answers for Life's Needs

Term Life Answers®

It's fair to say that no one has all the answers in life. But regardless of your specific needs and goals, one answer remains constant — you have a future to protect. Term life insurance can be a good answer to your protection needs.

Term Life Answers® is a term insurance policy that provides affordable protection for a specific period of time:

- Each term is designed to provide coverage through various stages of life and during your working years
- Coverage offers a level death benefit and level premium for each of the term periods
- 10, 15, 20, and 30 year periods available
- The premiums are guaranteed not to increase for the duration of the term period

Issue Ages

	Term Life 10	Term Life 15	Term Life 20	Term Life 30
Non-tobacco	18-80	18-74	18-68	18-55
Tobacco	18-75	18-70	18-65	18-50

Face Amount Bands

- $100,000 - $249,999
- $250,000 - $499,999
- $500,000 - $999,999
- $1,000,000 and above

Premium Payments

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.

Mutual of Omaha
Protect Your Kingdom

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

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Conversions

The following are general guidelines for the conversion period allowed. Please refer to your policy data page for the last conversion date allowed.

Term Life Answers® (issued May 1, 2026 or later)	
10-year	• For issue ages 18-67: The earlier of 10 years or age 70 • For issue ages 68+: During the first 2 policy years only
15-year	The earlier of 15 years or age 70
20-year	The earlier of 20 years or age 70
30-year	During the first 15 policy years only

Available Riders

You can tailor your policy to meet your specific needs. Your agent/producer can guide you through a thorough discussion of each of the following riders, including the terms, conditions, limitations and costs that may apply.

Included

Accelerated Death Benefits for Terminal Illness – You can receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (as defined in the rider).

Waiver of Premium for Unemployment – This provides a six-month period of waiving premiums for the base plan and all riders if the insured becomes unemployed.

Optional (With Additional Cost)

Accidental Death Benefit – Provides an additional death benefit in the event of death due to a covered accident.

Disability Waiver of Premium – In the event of a covered disability, this rider will waive the monthly premium amount while the disability continues.

Dependent Children's – Provides coverage for dependent children ages 15 days through 20 years.

Other Insured – Provides coverage for an other insured, which is any one person other than the primary insured.

Base plan, riders and product features may not be available in all states and may vary by state.

This brochure is only a brief summary of some of the key features of these policies. For more complete information, you should refer to the form of the policy, including any applicable riders and endorsements to the policy, and other materials about the policy that you will receive. We strongly urge you to thoroughly review all of these items and to discuss any questions you have with our licensed agent/producer or with your own professional advisors, as appropriate.

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

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York, 1-800-775-6000.

Term Life Answers 10, 15, 20 – ICC16L145P or state equivalent. In FL, D601LFL16P. Term Life Answers 30 – ICC16L144P or state equivalent. In FL, D600LFL16P.

Rider Form Numbers: Terminal Illness, ICC13L098R, or state equivalent; in FL, D433LNA13R. Accidental Death Benefit 2143L-0989, or state equivalent. Disability Waiver of Policy Charges, 2669L-1203, or state equivalent. Dependent Children's, 2069L-0189, or state equivalent. Waiver of Premium for Unemployment, D185LNA10R, or state equivalent. Other Insured Rider, TLA 10, 15, 20, ICC16L150R or state equivalent; TLA 30, ICC16L151R, or state equivalent.

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.