LIFE
INSURANCE

LIFE PROTECTION ADVANTAGE℠ IUL



Product Guide

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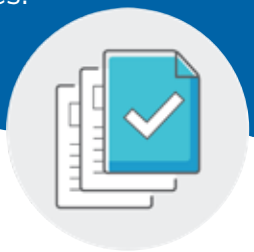
Underwritten by
United of Omaha Life Insurance Company
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Celebrate all of life's moments.

You will experience many milestones in your life. Your clients wouldn't want to miss any of them. But if they can no longer share them with their family, they want their family to have the financial protection that will help them carry on with their lives.

The death benefit from a Life Protection Advantage indexed universal life (IUL) insurance policy is paid directly to beneficiaries. It can help the insured provide for his or her loved ones and maintain their standard of living – even if the insured is no longer around.

Life Protection Advantage also has the potential to build cash value.[1] This can be used to help make the client's life insurance coverage last beyond the no-lapse protection period, supplement retirement income or an education fund, or provide money for emergencies.



Protection That's Guaranteed

Life Protection Advantage is designed for clients who:

- Want to lock-in a death benefit that is guaranteed for a meaningful number of years, but not at the higher cost typically associated with a fully-guaranteed universal life policy
- Understand the additional years of death benefit protection they need beyond the no-lapse protection period may be extended on a non-guaranteed basis
- Want the potential for greater growth than a traditional fixed interest universal life policy can typically offer, and are comfortable with their interest rate being based on the performance of a market index
- Desire a policy with flexibility for the future – with features such as a Guaranteed Refund Option which provides qualifying clients with flexibility for the future, Accelerated Death Benefit Riders which allow clients the opportunity to access a portion of their death benefit early for terminal or chronic illness, and a cash value that can be accessed via loans and withdrawals

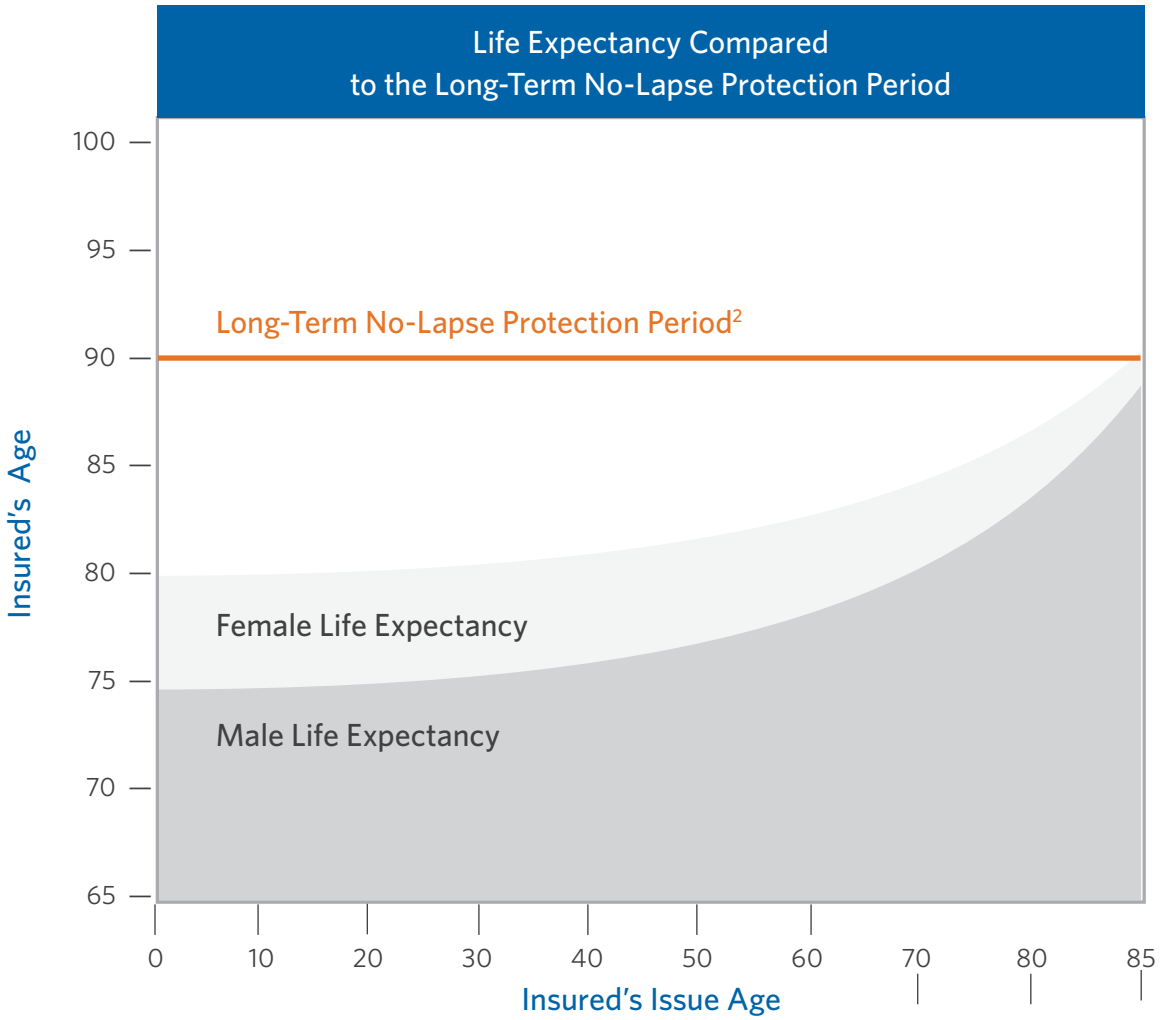
[1]The amount that may be available through loans and withdrawals, as defined in the contract.

A Meaningful No-Lapse Protection Period

When clients are looking for death benefit protection, they want a policy that can last a lifetime. But, a fully-guaranteed policy can be expensive. With Life Protection Advantage, when the client pays the long-term no-lapse protection premium, they receive a meaningful guarantee period at a competitive price.

For most clients who are age 60 and under at issue and are of average health, the no-lapse protection period will last up to – or even beyond – their life expectancy. (Source: Social Security Administration, Estimates from the 2016 Trustees Report.)

If the insured outlives their life expectancy, the death benefit can extend beyond the no-lapse protection period as long as the policy's surrender value is sufficient to cover the monthly deductions.



[2] For insureds issue ages 80 and above, a guarantee to age 90 is provided by paying the short-term no-lapse protection premium.



How Index Interest Crediting Works

The accumulation value of a Life Protection Advantage IUL policy is important because it can help extend the death benefit beyond the no-lapse protection period. The accumulation value may earn interest at a rate that is calculated based on the performance of a market index. This section will help you learn more about how Life Protection Advantage's index interest crediting feature works.

Calculating the Index Interest Rate:

Life Protection Advantage IUL uses one of the most straightforward index crediting methods in the industry – annual point-to-point. This crediting method calculates the index interest rate by comparing the index value on the date a segment is created to the value one year later when the segment matures. The participation rate and the cap are then applied to determine the index interest rate to be credited to the funds currently in that segment.

Although the index interest rate is based on the performance of the chosen index , the accumulation value is not actually invested in the stock market. The index performance is only used in the calculation of the interest credited to the policy.

Step 1: Calculate the Annual Index Change Percentage	(Ending Value of Index – Beginning Value of Index) ÷ Beginning Value of Index
Step 2: Multiply the Index Change by the Participation Rate	Result of Step 1 x Participation Rate
Step 3: Apply the Cap and Floor	If the result of Step 2 is: - Greater than 0% and less than the Cap Rate, the index interest rate credited to that *segment* will be equal to the result of Step 2 - Greater than or equal to the Cap Rate, the index interest rate credited to that *segment* will be equal to the Cap Rate - Less than or equal to 0%, no index interest will be credited to that *segment*; the client is protected from market loss by the guaranteed minimum floor rate of 0%



What is a segment?

A segment is a portion of an index account that may be credited interest based upon the performance of the chosen index.

New segments are created on the 10th of each month. A policy may contain up to 12 segments per index interest crediting strategy. Each segment ends or matures, one year after it begins.

Choosing a Crediting Strategy

Clients have the ability to choose from four crediting strategies, as well as a fixed account. This allows them to tailor their policy based on how they believe the index will perform. Clients can choose to allocate all of their accumulation value to a single crediting strategy or among multiple crediting strategies.

The caps and participation rates for each strategy are typically dependent upon the economic environment, but will never drop below the guaranteed minimum levels as specified in their contract. Participation rates and caps can change as often as monthly.

The four index interest crediting strategies include:

- 100% participation rate
- Higher participation rate (>100%) with lower cap
- Lower participation rate (<100%) with no cap

It's important for clients to understand that even if the market falls and the index change is negative, the client will be credited no less than 0% for that segment.

Which Crediting Strategy is Right for My Client?

While these suggestions are by no means definitive, here are a few broad guidelines about which clients might be best for each crediting strategy:

- **S&P 500® One-Year 100% Participation –** clients who believe the index will perform at an average or slightly above average rate might be more suited to select this strategy
- **S&P 500® One-Year High Participation –** clients who believe the index will perform below the cap or below the index average might be more suited for this strategy
- **S&P 500® One-Year Uncapped –** clients who believe the market will outperform the cap might be more suited for this strategy
- **BofA U.S. Agility Index: One-Year Uncapped -** those who desire a more consistent performance in different market environments may prefer this strategy
- **Fixed account –** clients who may not be comfortable with allocating all of their accumulation value to an index interest crediting strategy

Life Insurance Protection – and More!

The reason a client purchases a life insurance policy is primarily for the death benefit. A Life Protection Advantage IUL policy comes with the following benefits the client can take advantage of while they are still alive:

A Premium Refund Option

Qualifying LIfe Protection Advantage IUL policies come with a Guaranteed Refund Option (GRO) rider at no additional cost. The GRO rider provides seven 60-day windows within which policyowners can surrender their policy and receive their paid premiums back – up to 50% at the end of year 15 and up to 100% at the end of years 20, 21, 22, 23, 24 and 25.[3]

This rider provides clients with flexibility for the future if they no longer need their life insurance coverage or if their coverage needs change.

Early Access to the Death Benefit

Terminal and Chronic Illness Riders are issued with the policy at no additional cost and with no additional underwriting. Clients also have the option to purchase a Long-Term Care rider. These riders give clients an option to access a portion of their death benefit early. This money can provide a little more comfort during a difficult time or can be used to help cover the costs of long-term care.

Access to the Policy's Cash Value[4]

With a Life Protection Advantage IUL policy, clients can access their cash value. This can help with a child's college tuition expenses, to help supplement retirement income, or to pay for emergency expenses. Whatever the reason may be, the policyowner can access the policy's cash value through income-tax-free loans and withdrawals.[5,6]



[3] The GRO rider is not available for clients over age 60 (regardless of risk class), for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider. Refund is limited to 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans.

[4] The amount that may be available through loans and withdrawals, as defined in the contract.

[5] For federal income tax purposes, tax-free income assumes (1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and (2) the policy does not become a modified endowment contract. See IRC §72, 7702(f)(7)(B), 7702A.

[6] Any policy withdrawals, loans and loan interest will reduce policy values and benefits.



Policy Overview

Policy Form Number	ICC17L152P (or state equivalent); Unisex: ICC17L153P (or state equivalent)
Issue Ages and Underwriting Risk Classes *Remember, we use Age Last Birthday!*	0-17: Standard (nontobacco) only 18-80: Preferred Plus (nontobacco) Preferred (nontobacco and tobacco) Standard Plus (nontobacco) Standard (nontobacco and tobacco) 81-85: Standard (nontobacco and tobacco) only Policies can be backdated up to six months to save age.
Table Ratings	Tables 1 (A) to 16 (P)
Minimum Initial Death Benefit	$100,000
Life Insurance Qualification Test	Cash Value Accumulation Test (CVAT)
Death Benefit Options	Two options are available to the policyowner: ***Option 1:*** (Level) The specified amount of insurance in effect on the insured's date of death ***Option 2:*** (Increasing) The specified amount of insurance in effect on the insured's date of death plus the accumulation value on that date The death benefit may be increased with either Option 1 or Option 2 in order to qualify as life insurance under the Internal Revenue Code of 1986, as amended.
Premiums	Premiums are flexible and the planned premium may be changed beginning in year two. Additional premium payments are allowed at any time, subject to tax law restrictions.
No-Lapse Protection *We allow clients to catch-up and restore their long-term guarantee at any point during the short-term no-lapse protection period as long as the policy hasn't lapsed!*	**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:** This is the minimum initial premium. By paying the short-term no-lapse protection premium, the death benefit will be guaranteed as follows (based on the client's issue age): ***0-79:*** 10 years ***80-85:*** To age 90 After the no-lapse protection period, the policy can continue on a non-guaranteed basis for the client's lifetime. How long the death benefit protection lasts beyond the no-lapse protection period is based on the amount and timing of the premium payments, the amount of interest credited to the policy, and the policy charges.

Accumulation Value	This policy may build an accumulation value that earns interest based on the performance of crediting strategies that are linked to the chosen index and a fixed account.
Index Interest Crediting Strategies	Four index interest crediting strategies are available. All strategies use the annual point-to-point crediting method and all are based on the performance of the chosen index. The participation rates and caps are declared monthly and can be found on the Life product page on our Sales Professional Access website. The minimum index interest crediting rate (the floor) for all four strategies is 0%. • 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 Index segments are created on the 10th of a policy month and mature after one year.
Fixed Account Interest Rate	The fixed account will be credited at our currently declared crediting rate. The minimum guaranteed fixed account crediting rate is 2%.
Cash Value	The amount that may be available through loans or withdrawals, as defined in the contract.
Loans	The policyowner may take a loan at any time, as long as the cash value is positive. The minimum loan amount is $100. Two types of loans are available: standard and index loans. If the policyowner does not specify the type of loan option and does not currently have an outstanding loan, the request will be processed as a standard loan. Only one type of loan is available at a time. If the policy has an existing loan, the new loan must be the same type of loan option as the existing loan. ***Standard Loan Option*** • Policy years 1-9: Charge 4% (in arrears); Credit 2% • Policy years 10+: Charge 2% (in arrears); Credit 2% ***Index Loan Option*** • Charge: An interest rate determined by the company, not to exceed 6% (in arrears) • Credit: Policy loan interest will be credited at the index interest crediting rates that apply to the index interest crediting strategies the policyowner has chosen
Partial Withdrawals	Partial withdrawals are available from the surrender value after the first policy anniversary. The minimum withdrawal is $100. Withdrawals may not exceed 90% of the surrender value during the first 14 years and 100% of the surrender value thereafter; minus the sum of the next three monthly deductions. No index credit will be given if funds are withdrawn from a segment before the segment maturity date. ***Surrender Value:*** The amount the policyowner will receive if they surrender their policy before the policy maturity date. The surrender value equals the accumulation value, minus any surrender charges and loans.

Fees and Charges	***Monthly Deductions:*** A monthly deduction is taken from the accumulation value. The monthly deduction includes: • Monthly expense charge: Current: $8, plus a monthly charge per $1,000 of Specified Amount Guaranteed (maximum): $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 Charges:*** A premium charge is applied to each premium made under the policy. • Current: 4% of premium up to the Target Premium in each policy year; 7.5% of premium in excess of the Target Premium in each policy year. • Guaranteed (maximum): 10% of each premium payment ***Surrender Charges:*** Surrender charges will be deducted from the accumulation value if the policy is surrendered during the first 14 policy years. Surrender charges are based on the insured's issue age, gender, risk class and the length of time the policy has been in force.
Policy Exclusions and Limitations	The death benefit will not be paid if the insured's death results from suicide, while sane or insane, within two years from the date of issue. Instead, we will pay the sum of the premiums paid since issue, less any loan and loan interest due and any withdrawals. Exclusions and limitations may vary by state.
Policy Maturity Age	The policy will mature at age 120. Upon maturity, if the insured is still living, the surrender value will be paid.

Future Policy Changes

Increases to the Specified Amount
Increases can be applied for at any time up to the insured's attained age 90. The minimum increase allowed is $1,000 and proof of insurability will be required.

Decreases to the Specified Amount
Decreases greater than 50% of the initial face amount will not be allowed within the first three policy years. At no time can the specified face amount be less than $50,000. A decrease in the specified amount will be subject to a surrender charge during policy years when surrender charges apply.

Death Benefit Option Changes
The policyowner may change the Death Benefit Option once each policy year after the first year. No additional changes may be made after the insured reaches attained age 90. Changing the death benefit option will not change the amount of the death benefit; however, the specified amount will be adjusted. The death benefit may be increased with either Option 1 or Option 2 in order to qualify as life insurance under the Internal Revenue Code of 1986, as amended.

Index Interest Crediting Strategies
The policyowner can change the allocation percentages, as well as the index interest crediting strategies, for future premiums. The crediting strategy can be changed as often as monthly for new money. For money already submitted, amounts can be moved once an existing segment matures.

The policyowner can also transfer between the fixed and index account:

- Transfers from the fixed account to the index account are processed on the next allocation date
- Transfers from the index account to the fixed account will be processed on the next segment maturity date

Conducting a Policy Review

It is important to meet with your clients regularly. Here are two things you can do to help set yourself up for successful follow-up conversations on an IUL policy:

1 | Let your clients know in advance that you will be scheduling follow-ups to review how their policy has performed and to ensure their policy is still meeting their needs. You will find that it is much easier to make small adjustments over time, if necessary. The home office can assist with these policy reviews by running in-force illustrations.

2 | Discuss the annual statement. For life insurance policies, annual statements are created the day prior to the anniversary date. On an IUL, index interest is not credited until the segment matures, which will occur after the anniversary date. This means your client will not have any index interest credits on their first statement. Let your clients know this up-front so they are prepared for what they will see on their first statement. After the anniversary date, your client can log on to the Customer Access Center or can contact the home office to find out their index interest credit.

Riders and Provisions

Automatically Included with the Policy:		
Rider	Availability	Description
Accelerated Death Benefit for Terminal and Chronic Illness Riders (ICC13L098R and ICC13L099R or state equivalent)	Available at issue on all policies If the client applies for the Long-Term Care Rider and is approved, the Chronic Illness Rider will not be issued	This rider provides an accelerated death benefit in the event of terminal or chronic illness. **Terminal Illness 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. **Chronic Illness 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 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. The definitions of chronic or terminal illness may vary by state. In California the requested benefit amount may not exceed the lesser of $500,000 or 80% of the specified amount at the time of the first accelerated death benefit payment request.
Guaranteed Refund Option Rider (Enhanced Surrender Value Rider – ICC14L125R, or state equivalent)	Automatically included for qualifying policies with issue ages 0-59 (Not available for substandard or tobacco cases under age 50, or for substandard tables 5-16 at ages 50 and above)	This rider provides a refund of some or all 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 and 25 = 100% of the accumulated premium paid The refund of premiums paid will not exceed 80% of the specified amount and if exercised, the policyowner must surrender the policy. The refund of premiums is not available for loans or partial withdrawals. Although this rider is included with all qualifying policies, minimum premium requirements must be met to keep the rider in force. If not exercised, the rider terminates at the end of the 60-day period following the 25th policy anniversary.
Lapse Guard® Rider (C507LNA08R or state equivalent)	Automatically attached to all policies with issue ages 0-75	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%.

Optional Riders Available for Purchase:		
Rider	Availability	Description
Long-Term Care (LTC) Rider (ICC17L166R or state equivalent) *Refer to the LTC Rider Information & Underwriting Guide for complete details.*	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	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. **Selecting the LTC Rider Coverage Amount** When the client applies for the rider, he or she will choose: • **The LTC rider benefit limit** The minimum is $150,000 for the 1% option and $100,000 for the 2% and 4% options (may vary by state). The maximum is the initial specified amount of life insurance coverage (capped at $2 million for the 1% and 2% options, and $1.25 million for the 4% option) • **The monthly acceleration percentage** The client can choose either 1, 2 or 4% of the maximum LTC rider benefit amount The maximum monthly benefit is equal to the LTC rider benefit limit multiplied by the monthly acceleration percentage. The LTC rider will be underwritten separate from the life insurance policy. Rider COI charges are based on the insured's age, gender, LTC rider benefit limit, acceleration percentage and LTC underwriting class. Once the policy is issued, the LTC Rider COI charges are guaranteed not to increase over the life of the policy. **Receiving LTC Rider Benefits** The policyowner can request LTC rider benefit payments if the insured is unable to perform 2 of 6 Activities of Daily Living (ADLs) for 90 days or requires substantial supervision due to cognitive impairment. Once the eligibility requirements of the rider are met, the policyowner will be reimbursed for covered long-term care expenses. This includes services such as nursing home, assisted living facility, home health care, adult day care, bed reservation, and certain stay-at-home benefits. **Rider Taxation** This rider is intended to be a tax-qualified long-term care insurance rider under Section 7702B(b) of the Internal Revenue Code, as amended. This means that we have designed this rider, to the best of our knowledge, to meet certain criteria that qualify it for favorable federal income tax treatment. However, we do not warrant that this rider will always have tax-qualified status. Tax-qualification is a matter of federal law and is not guaranteed.

Optional Riders Available for Purchase:[7]		
Rider	Availability	Description
Guaranteed Insurability Rider (ICC08L006R or state equivalent)	Available to issue ages 18-45 with renewal ages 19-49	This rider provides the insured the option to periodically increase the specified amount without additional underwriting. 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 a child by the insured; and (d) the third 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). A change in specified amount may result in the loss of the no-lapse protection.
Accidental Death Benefit Rider (2144L-0989 or state equivalent)	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 Policy Charges Rider[8] (423L-0982 or state equivalent)	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 the monthly deduction amount (cost of insurance charges and expense charges) while the disability continues, even if the disability extends beyond age 60.
Disability Continuation of Planned Premium Rider[8] (ICC13L100R or state equivalent)	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 disability continues for at least six months, this rider will contribute a specified monthly amount of premium to the policy while the disability continues, even if the disability extends beyond age 65.
Dependent Children's Rider (ICC08L007R or state equivalent)	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.
Additional Insured Term Rider (ICC17L157R-Self, ICC17L158R-Other or state equivalent)	Available to issue ages 0-80 for the primary insured; issue ages 18-80 for others	This term insurance rider provides an additional death benefit on the primary insured or up to four other additional insureds for as long as the base policy remains in force, the insured reaches age 100 or the other additional insured reaches age 100, whichever occurs first. The minimum face amount is $100,000 and the maximum is two times the base face amount. Rider charges are deducted from the policy accumulation value when due. Not available with base policies rated about 300% (Table 8).

[7] These riders are not available on Unisex policies except in MT. Riders are subject to state approval.
[8] Only one Disability rider may be added to each policy.

Notes:

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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.

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

Life Protection Advantage Sex Distinct Policy Form: ICC17L152P or state equivalent.

Life Protection Advantage Unisex Policy Form: ICC17L153P or state equivalent.

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