

Guaranteed Whole Life Insurance

Easy-to-apply-for whole life insurance protection



Help protect your family's financial security

Having adequate life insurance coverage can protect your family from the burden of funeral and burial expenses, medical costs, outstanding debt, probate or taxes. The benefits are paid directly to the beneficiary you specify – to help meet expenses that might otherwise be a serious burden for your family.

GUARANTEED COVERAGE TO MEET YOUR NEEDS

Guaranteed Whole Life is affordable and easy-to-apply-for life insurance protection. It's designed to help meet expenses, while protecting assets for future needs such as your children's or grandchildren's college educations or trust funds. As an addition to existing coverage or as an additional policy, Guaranteed Whole Life is part of our well-rounded life insurance portfolio designed to meet your needs.

Features

- Guaranteed acceptance for ages 45-85*
- Cannot be canceled for any reason, as long as premiums are paid
- Guaranteed protection to age 100
- Available in face amounts of \$5,000 to \$20,000
- Simple application process
- No medical health examination required
- No health questions to answer
- Builds cash value
- Rates never increase with age
- Benefits never decrease
- Benefits paid to your beneficiary income tax free, under current federal tax laws
- Premiums payable monthly through your bank account, or quarterly, semiannually or annually
- Coverage available for spouse

MODIFIED DEATH BENEFIT FOR THE FIRST TWO YEARS

During the first and second policy years, if death results from sickness or other natural causes, the death benefit payable will equal 120 percent of the premiums paid. If death results from accidental bodily injury, the full death benefit will be paid.

PERMANENT PROTECTION

Since Guaranteed Whole Life is permanent life insurance that expires at age 100, if the Insured is still alive at that point, the face amount, minus any outstanding policy loans and loan interest, will be paid.

POLICY EXCLUSIONS

The policy's face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years of the date of issue (in CO and ND, within one year). Instead, we will pay the sum of premiums paid since issue minus any loan not repaid. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

PREMIUM MODES (MODAL FACTORS)

Annual (1.00)
 Semiannual (.50)
 Quarterly (.25)
 Monthly BSP (.0833)

POLICY FEE

\$12 per year

**Issue ages may vary by state*

Underwritten by:
UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com



Policy Form 7630L_0505 or state equivalent
(In FL – 7634L_0505; In OR – 7646L_0505; In TX – 7649L_0505)