



TERM LIFE ANSWERS

Providing answers for life's needs.

Term Life Answers

20 Year Term Life Insurance Policy

Premium Quote

Prepared for: Valued Client

Presented by: Valued Broker
J.L. Thomas & Company Inc.
1500 Chester Ave.
Cleveland, OH 44113
216-241-2300

UNITED *of* OMAHA LIFE INSURANCE COMPANY

Term Life Answers 20 - 20 - year Premium Guarantee
Premium Quote

Insured: Valued Client
Age : 55 / Male / Non-Tobacco for 20 years
Table Rating: 2 (B) 150%

Death Benefit: \$1,000,000
State of Issue: OH

Premium	<u>Premium Includes</u>	<u>Annual Premium</u>
	Base Policy Only (includes annual Policy Fee)	\$ 9,172.50
	Accelerated Death Benefit Rider	No Cost
	Waiver of Premium for Unemployment Rider	No Cost
	Total Initial Annual Premium	\$ 9,172.50
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Note: There is an additional cost for premium payments made more frequently than once a year. These additional costs are shown on the data pages of the policy

Term Life Answers 20 Individual term life insurance policy with level, guaranteed premium payments for the first 20 policy years. After the initial 20 year period, the policy may be renewed for additional one-year periods on each policy anniversary, without evidence of insurability, as long as the age of the Insured does not exceed 94 at the time of renewal. Premiums for the one-year renewal periods are guaranteed and will increase annually based upon the Insured's then current attained age.

This policy expires on the policy anniversary date following the date the insured attains the age of 95.

This is a premium quote for a Term Life Answers 20 life insurance policy and is not a contract. Please refer to the policy for a complete description of policy and rider terms, conditions and benefits.

Term Life Answers 20 may be converted at any time to a new policy on the life of the Insured as long as the Insured has not then attained age 75.

THIS PRODUCT IS NOT INSURED BY THE FDIC OR ANY OTHER GOVERNMENT AGENCY, IS NOT A DEPOSIT OR OTHER OBLIGATION OF ANY BANK, AND IS NOT GUARANTEED BY ANY BANK.

Underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, Nebraska 68175

Presented by: United of Omaha Life Insurance Company - Valued Broker
Version: V6.13 **Policy Form:** 6182L-0696

Date: 05/31/2016
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RIDERS

**Accelerated
Death
Benefit
Rider**

This Rider allows the owner to make a one-time election to receive the Accelerated Benefit if the Insured is diagnosed as having a Terminal Illness that, with a reasonable degree of certainty, will result in the Insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.

The maximum accelerated death benefit amount available is the lesser of: (a) 80% of the face amount, or (b) \$1,000,000. The remaining inforce face amount will not be less than 20% of the policy's initial face amount.

There is no premium for this rider. However, there will be a \$100 charge for the acceleration. In addition, United of Omaha will retain 6.00% of the requested acceleration.

**Waiver of
Unemploy-
ment Rider**

The Waiver of Unemployment Rider provides one six-month benefit period during which premiums will be waived for the base policy and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. To qualify, the insured must receive state or federal unemployment benefits for four consecutive weeks and provide proof of receiving such benefits within 90 days after the end of this four-week period. When we receive this proof, we will waive premiums for six months. There is no premium for this benefit. Premiums waived may result in tax consequences to the policy owner.

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DEFINITION OF TERMS

**Table
Rating**

This is a percentage of standard risk mortality. The standard risk mortality is assumed to be 100%. The additional cost is added to the Contract Premium. Underwriting review will be necessary to determine whether any rate up is necessary and the amount of such rate up.

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