

# Indexed Universal Life Express<sup>®</sup>

Protection That Lasts



Life is filled with people and moments that matter to you, from baby showers to first dates, weddings to funerals. That's why you need a life insurance policy that provides lasting coverage for every one of these moments, even after you're gone.

## Description

Indexed Universal Life Express<sup>®</sup> (IUL Express) is an indexed universal life policy designed to provide you with:

- Permanent life insurance coverage that may last for your lifetime
- An accumulation value that has the potential to increase based on the performance of a market index
- Flexibility for the future
- Simplified underwriting that doesn't require a lengthy health inquiry

## Issue Ages

18-70 (nontobacco)

18-65 (tobacco)

## Initial Death Benefit

**\$25,000 - \$300,000** for ages 18-50

**\$25,000 - \$250,000** for ages 51-60

**\$25,000 - \$150,000** for ages 61+

## Death Benefit Options

**Level (Option 1)** – Your death benefit will stay the same throughout your policy.

**Increasing (Option 2)** – Your death benefit may increase over time and will equal your specified amount of insurance plus the policy's accumulation value.

## Premium Payments

Your policy premiums are flexible, meaning that you can increase or decrease the amount of your payment. As long as your surrender value is sufficient to cover your policy's monthly charges, your policy will remain in force.

## No-Lapse Protection

By continuing to pay premiums equal to or above the no-lapse protection premium, you are guaranteed that your death benefit will last for 20 years or until age 80, whichever comes first.

After the no-lapse protection period, your policy can continue on a non-guaranteed basis.

## Accumulation Value

Your policy's accumulation value may earn interest at a rate that is calculated based on the performance of the S&P 500<sup>®</sup> or at a current fixed rate of interest. The minimum guaranteed rate for all index interest crediting strategies is 0% and the minimum guaranteed rate for the fixed account is 2%.

## Index Interest Crediting Strategies

You can allocate your values among the following three index interest crediting strategies:

- **100% participation rate**
- **Higher participation rate** (greater than 100%) with a lower cap
- **Lower participation rate** (less than 100%) with no cap

All strategies use an annual point-to-point crediting method.

For more information on how these strategies work, refer to the Indexed Interest Allocation Options sheet, 458454.

## Access to Your Cash Value<sup>1</sup>

You have access to your accumulated cash value<sup>1</sup> through income-tax-free loans and withdrawals.<sup>2</sup>



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

## 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).
- **Chronic Illness** – You can receive a portion of the death benefit early if the insured is chronically ill (as defined in the rider). This benefit can help cover the rising costs of long-term care, although there is no nursing home confinement required.
- **Critical Illness** – You can receive a portion of the death benefit early if the insured has a critical illness (as defined in the rider), including ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, stroke, dementia (including Alzheimer's), major burns, AIDS and aortic aneurysm surgery.

**Guaranteed Insurability Rider** – Provides the option to periodically increase the specified amount without additional underwriting at specified intervals and following certain events such as marriage or the birth of a child.

#### Waiver of Surrender Charges for Partial Withdrawals –

A portion of the funds may be withdrawn without surrender charges in event the policyholder, as defined in the rider, is hospitalized or confined to a nursing home, unemployed, disabled, diagnosed with a terminal illness, faced with the death of a spouse or minor dependent, has significant physical damage to a primary residence, or is undergoing transplant surgery.

**Lapse Guard** – Prevents policies from lapsing and triggering a potentially large taxable event due to outstanding loans.

### 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 Policy Charges** – In the event of a covered disability, this rider will waive the monthly deduction amount while the disability continues.

**[Disability Continuation of Planned Premium]** – In the event of a covered disability, this rider will contribute a specified monthly amount of premium to the policy while the disability continues.

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

<sup>1</sup> The amount that may be available through loans and withdrawals, as defined in the contract.

<sup>2</sup> Any policy withdrawals, loans and loan interest will reduce policy values and benefits. 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. 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.

### This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

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.

Indexed Universal Life Express® – GPT Sex Distinct Policy Forms: ICC19L190P, or state equivalent. In FL, D776LFL19P. GPT Unisex Policy Forms: ICC19L191P, or state equivalent. In FL, D777LFL19P.

Rider Form Numbers: Chronic Illness, ICC13L099R, or state equivalent; in FL, D478LFL13R. Terminal Illness, ICC13L098R, or state equivalent; in FL, D433LNA13R. Critical Illness, ICC19L192R, or state equivalent; in FL, D789LFL19R. Guaranteed Insurability, B001LNA06R, or state equivalent. Waiver of Surrender Charges for Partial Withdrawals, 2471L-1197, or state equivalent; in FL, 2742L-1197. Lapse Guard, C507LNA08R, or state equivalent; in FL, C578LFL08R. Accidental Death Benefit 2144L-0989, or state equivalent. Disability Waiver of Policy Charges, 423L-0982, or state equivalent. [Disability Continuation of Planned Premium], ICC13L100R, or state equivalent; in FL, D443LNA13R. Dependent Children's, ICC08L007R, or state equivalent; in FL, C575LFL08R.

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.

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