

LEGACY

Safeguard[®]



Protecting Your Family. Protecting Your Legacy.



Leave a Lasting Legacy with Legacy Safeguard

We believe it is important to leave a legacy, and part of that legacy is to be remembered long after we are gone.

With this in mind, Legacy Safeguard was created to help you leave a lasting legacy and assist your family through some of the most difficult times in their life. Legacy Safeguard offers many legacy planning and end of life planning benefits designed to help protect your legacy. And for a limited time you can become a member in Legacy Safeguard, free of charge, by simply completing the attached Legacy Safeguard Enrollment Form!

LEGACY SAFEGUARD Membership Benefits

Legacy Planning Services

- Legacy Planning Guide™ Software — A one-of-a-kind legacy planning software that will help you share with your loved ones your historical information, the lessons you've learned, and the family values you hope they keep. This planning software is easy to use and will help you leave a lasting legacy.
- Legacy Planning Archive™ — Outlines the important information that will be needed to complete the Death Certificate and Obituary. The Legacy Planning Archive also helps you record your final wishes to reduce stress and confusion among your family during a difficult time.

Estate Planning Support

- Estate Planning Attorney Locator — Assists you in locating local Estate Planning & Elder Law Attorneys.
- Free Living Will — You can also create a Free Living Will online. This allows you to communicate your wishes for your end of life plans to your family.
- Discounts on Estate Planning Legal Documents — Members receive discounts on personalized estate planning legal documents that include a Last Will and Testament, a Power of Attorney and other important documents.

End of Life Planning, Guidance & Assistance

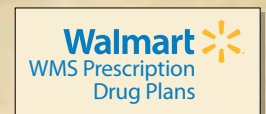
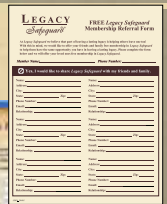
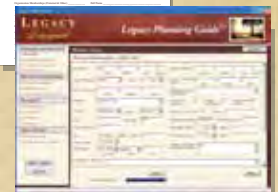
- Legacy Safeguard Advisors — At the time of need, *Legacy Safeguard* advisors are on call to guide your family through the entire planning process. This will help your family evaluate all of the options that are available to them.
- Funeral Home Locator — Can help you in locating several funeral homes and cemeteries in your area.
- End of Life Planning — Our advisors can help your family create a dignified memorial service that celebrates your life. *Legacy Safeguard* can also help your family make informed decisions about how to use the funds that you have set aside to pay for your final arrangements.

Support for Survivors

- Bereavement Travel Assistance — Our advisors can inform your family about bereavement travel options and discounts available to them.
- Grief Counseling Support — We can also recommend grief counseling programs to help your family through the loss of a loved one.

Celebrating Life Events

- Discounts on Flowers, Gift Baskets & Other Celebration Items — As a member of Legacy Safeguard you will also enjoy a 20% discount on flowers, gift baskets, and other items from FTD to celebrate life for any occasion.
- Superior RxCard Walmart Prescription Drug Program — You and any member of your household are entitled to special negotiated pricing on prescription drugs at any Walmart, SAM's Club or Walmart Neighborhood Market Pharmacy.
- Free Family Legacy DVD — Members also receive an exclusive professionally produced Family Legacy DVD that combines your photos with your favorite music.



Help Protect Your Family with United of Omaha Life Insurance Company

An important part of planning is helping to protect your family and loved ones from unexpected costs.

It's comforting to know that Living Promise Whole Life Insurance from United of Omaha Life Insurance Company (United of Omaha), a Mutual of Omaha Company, may be able to help provide the benefits needed to help cover outstanding costs including final expenses and other expenses that may arise at the time of need.

No one knows what the future may hold, but we can take action today to help make sure that our loved ones are cared for in the event of death.

National Average Final Expense Costs

Funeral Cost Estimates

• Professional services, embalming, visitation, etc.	\$ 4,265
• Metal casket	\$ 2,295
• Burial vault	\$ 1,195

Cemetery Cost Estimates

• Cemetery Plot (\$1,000 and up in metro areas)	\$ 800
• Monument (\$500 to \$2,000 and up)	\$ 950
• Opening and Closing of the grave (varies by cemetery)	\$ 1,295

TOTAL ESTIMATED FUNERAL EXPENSES \$ 10,800

Other Final Expense Estimates

• Immediate household expenses, rent or mortgage payments, credit card debt, car loans, loss of income, hospital and medical bills not paid by medical insurance, attorney fees, court fees, taxes, etc.	\$ 10,000
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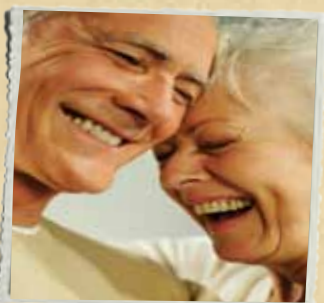
TOTAL ESTIMATED FINAL EXPENSES \$ 20,800

Source: National Funeral Directors Association 2009 General Price List Survey. (Most recent available)

A Solution for Your Final Expenses and More

Some Americans believe that Social Security will pay for their final expense needs, however, the government only pays a lump sum of \$255 for those who qualify. Source: SSA Publication No. 05-10008, ICN 451390, November 2009. (Most recent available)

With this in mind, a whole life insurance policy from United of Omaha can help give you and your family some *peace of mind* that your family will be protected should the unexpected occur. Some highlights of this policy include:



- **Your premium will never increase and your benefit will never decrease.**
- **Coverage can never be canceled** as long as you pay your premiums.
- **Coverage builds cash value** over time that is tax deferred* and can be borrowed against.
- **You may be able to receive an Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider (ICC12L084R) at no additional cost.**
- **Affordable rates that can fit most budgets.**

30-day money-back free look period! If you're not completely satisfied, just return your insurance documents within 30 days of receipt for a full refund of any premiums paid.

*Consult with a professional tax and/or legal advisor before taking any action that may have tax and legal consequences. (In MN, death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary) (Internal Revenue Code Section 101(a)(1)). There are certain exceptions to this general rule including policies that were transferred for valuable consideration (IRC §101(a)(2)). 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 agent may contact you. Whole life insurance is underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175 1-800-775-6000. United of Omaha is licensed in all states except NY. Product base plans, provisions, features, and riders may not be available in all states and may vary by state. This life insurance does not specifically cover the funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purposes, unless otherwise directed.

Level Benefit Policy Form: ICC12L080P or state equivalent. In FL, D354LFL12P. Graded Benefit Policy: ICC12L081P or state equivalent. In FL, D355LFL12P. Accidental Death Benefit Rider: ICC12L082R or state equivalent. In FL, D345LNA12R. Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider: ICC12L084R or state equivalent. In FL, D347LNA12R.

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Mutual of Omaha

**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL OF OMAHA COMPANY

You're prepared for the possible...

*Now prepare for the **INEVITABLE** with Legacy Safeguard.*



Legacy Safeguard provides members with legacy planning and end of life planning assistance, support and guidance.

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