

Living Promise® Whole Life Insurance



CALIFORNIA PLAN HIGHLIGHTS

A Living Promise Whole Life Insurance policy from United of Omaha Life Insurance Company (United of Omaha) pays benefits directly to the person you choose. It can help take care of your final expenses, outstanding medical bills or debt that you may leave behind.

the beneficiary will receive all premiums paid plus 10 percent. After the two years, the full benefit is paid for death due to all causes. Full death benefits will be paid, in all years, if death results from an accidental bodily injury

Did you know that funeral expenses today can cost more than \$11,500?*

The cost of a funeral may surprise you, but if you plan ahead, Living Promise can help reduce the burden of these costs on your family and help them focus on what is most important during a difficult time.

*Includes funeral and burial costs. National average according to the National Funeral Directors Association, 2014 and eFuneral.com, 2017. Most current available.

ADDITIONAL FEATURES

- No medical exam – coverage is based on your answers to a few simple health questions
- Premiums never increase
- Benefits never decrease
- Cannot be canceled for any reason as long as premiums are paid
- Builds cash value that you may borrow against
- Benefits paid to your beneficiary income tax free under current federal tax laws***

***Consult with a professional tax and/or legal advisor before taking any action that may have tax and legal consequences.

LEVEL BENEFIT PLAN FEATURES

- Issue Ages: 45-85
- Face Amounts: \$2,000 - \$40,000
- **Accelerated Death Benefit for Terminal Illness Rider in CA (D482LCA14R):**

Allows the owner 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.

MATURITY AGE

Age 100

At that age, the face amount will be paid less any outstanding policy loans and loan interest.

GRADED BENEFIT PLAN FEATURES

- Issue Ages: 45-80
- Face Amounts: \$2,000 - \$20,000
- This policy contains a graded benefit meaning that for death due to natural causes (any cause other than accidental) during the first two years,

POLICY FEE

\$36 per year (Level)
\$12 per year (Graded)

POLICY EXCLUSION

The death benefit will not be paid if the Insured commits suicide, while sane or insane, within two years from the contestability date. Instead, we will return all premiums paid, minus any loan.

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.

Whole Life Insurance is underwritten by United of Omaha Life Insurance Company, 3300 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.

Level Benefit Policy Form: D343LNA12P.
Graded Benefit Policy: D378LCA12P.

This life insurance does not specifically cover 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 purpose, unless otherwise directed.