

LIVING PROMISE®  
WHOLE LIFE INSURANCE



# PROTECT YOUR LOVED ONES

From the Costs of Your Final Expenses



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

# Living Promise Provides Coverage Tailored for You

At Mutual of Omaha, we offer Living Promise as your whole life insurance solution. Depending on which plan you qualify for, you'll have varying face amounts and premium options available. We can help you find a plan that best provides for your loved ones, based on your situation.



## 1. Level Benefit Plan

- For ages 45-85
- Face amounts from \$2,000 to \$50,000 (in WA, \$5,000 to \$50,000)
- Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement
- Optional: Accidental Death Benefit Rider



## 2. Graded Benefit Plan\*

- For ages 45-80
- Face amounts from \$2,000 to \$20,000 (in WA, \$5000 - \$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, the beneficiary will receive all premiums 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



## Plus, both plans offer:

- Competitive premiums that fit many budgets
- Simplified underwriting. There are no medical exams. Your coverage is based on your answers to a few simple health questions.
- Reliable protection that can last for the rest of your life from a stable and secure company that you know and trust

## What is Whole Life Insurance?

Whole life insurance is a type of permanent life insurance coverage designed to provide protection for your family by locking in benefits that can help pay for end-of-life expenses, as well as cash value that can be accessed in an emergency. Our premiums are guaranteed not to increase and benefits are paid directly to the person of your choosing.

## Additional Benefits\*\*

### **Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement (ICC12L084R)**

Allows the owner a one-time election to receive the Accelerated Benefit if the insured is either: (a) 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, or (b) has been confined to a nursing home for 90 consecutive days or more and is expected to remain confined in a nursing home for the duration of the insured's life.

### **Accelerated Death Benefit for Terminal Illness or Chronic Illness Rider in FL (D359LFL12R)**

Allows the owner a one-time election to receive the Accelerated Benefit if the insured is either: (a) 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, or (b) certified by a physician that the insured is unable to perform (without substantial assistance from another person) at least two activities of daily living due to a chronic illness.

### **Accelerated Death Benefit for Terminal Illness Rider in CT (D358LCT12R)**

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.

### **Optional: Accidental Death Benefit Rider (ICC12L082R)**

This rider provides an additional death benefit equal to the policy's face amount if the death of the insured results from accidental bodily injury and independently of sickness and all other causes. This rider is available for an additional premium.

#### **Ready to calculate your final expense needs?**

Try our digital Final Expenses Calculator.

Scan the QR Code or go to

<https://www.mutualofomaha.com/promo/life-insurance/458585>.



## Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

[MutualofOmaha.com](http://MutualofOmaha.com)



Whole Life insurance underwritten by:

United of Omaha Life Insurance Company  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)  
1-800-775-6000

\*Not available in AR, MT, NC.

\*\*May not be available in all states.

### **This is a solicitation of insurance. A licensed agent may contact you.**

Product base plans, provisions, features, and riders may not be available in all states and may vary by state.

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. United of Omaha Life Insurance Company does not conduct business in New York. For costs and complete details of coverage, contact your insurance agent\*\*\* or the company.

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. See policy for complete policy fee details.

\*\*\*In OR and WA: producer

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: ICC12L084R or state equivalent. In FL, D359LFL12R.