

“Get Low” With Our New Rates

Term Life AnswersSM Enhancements Effective April 1, 2011



We're celebrating springtime by lowering our term rates.
That's right – Term Life Answers rates are getting lower!

In addition to lower rates, we've added a Waiver of Premium for Unemployment Rider* that will make Term Life Answers attractive to an even wider market. And best of all, Term Life Answers is still a simple, affordable term product that answers the insurance needs of your clients.

What's new

- Premiums! New Sweet Spots

Class	Ages	Face Amounts
Preferred Nontobacco, Males	45 – 60	\$250,000 - \$999,999
Standard Nontobacco, Males	40 – 60	\$250,000 - \$999,999
Standard Tobacco, Males	40-60	\$250,000 - \$999,999
Standard Tobacco, Females	All ages	All face amounts – Term 30

- Waiver of Premium for Unemployment Rider* – Provides waiver of premiums on the base policy and all riders if the insured becomes unemployed.
- Cholesterol Changes

Class	Maximum Cholesterol		Maximum Ratio
	Old Level	New Level	
Preferred Plus	250	325	4.5
Preferred Nontobacco	275	325	5.5
Standard Plus	300	325	7.0

*The Waiver of Premium for Unemployment Rider is not available in all states and may vary by state. Consult Sales Professional Access for a complete list.

**Available in all states except NY.

Life insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY 11788-2934, underwrites life insurance.

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More reasons to sell Term Life Answers

- Age Last Birthday Advantage
- Exceptional Conversion Privilege
- Fit Underwriting Credit Program
- Commissionable Policy Fee for All Policies Under \$250,000 Face Amount
- iGO eApp^{SM**}

Our financial strength and well-known brand make us an appealing choice for you and your clients.

To learn more, call your Sales Director or Sales Support at (800) 693-6083 or sales.support@mutualofomaha.com.



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