

LIFE
INSURANCE

INDEXED UNIVERSAL LIFE EXPRESS[®]



Product Guide

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

Life is filled with moments that matter –
first steps, taking off the training wheels,
graduations, weddings, funerals.

Some are happy moments, some less so,
but they all matter.



You can help your clients protect all of their meaningful moments even faster with our indexed universal life product, Indexed Universal Life Express® (IUL Express).

- Offers simplified underwriting — no medical exams or lengthy health inquiries.
- In addition to the death benefit, an IUL Express policy also has the potential to accumulate a cash value.¹ That is important to your clients because it can help extend their policy's death benefits beyond the no-lapse protection (minimum guarantee) period. It may even allow them to reduce or stop their future premium payments.
- The cash value is based on the performance of the chosen index — providing greater growth potential than a fixed rate life insurance policy. There is also a zero percent floor that protects your clients and their cash value from market losses.
- Although the policy's premiums and death benefits can be customized and have a lot of flexibility, we try to make the IUL Express product as easy as possible for you to quote and sell by offering an Easy Solve quoting option.

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

Quoting IUL Express

You have two options: through Mobile Quotes or WinFlex:

- Mobile Quotes offers Easy Solve only
- WinFlex offers Easy Solve, Advanced Illustrations and produces a Full NAIC Compliant Illustration

What is Easy Solve?

Easy Solve is a premium or face amount solve that is designed to make quoting SIMPLE. It assumes:

- The S&P 500® One-Year 100% Participation crediting (which uses a hypothetical illustrated rate that is based on the declared cap rate in effect when the quote is ran)
- Level death benefit (option 1)
- Premium that will make the death benefit 'endow' at age 120 at current illustrated rates
- No riders, distributions, premium variations or other crediting strategy allocations

What does Endow mean?

A policy 'endows' when the policy's cash surrender value is projected to equal or exceed the death benefit.

Here's an Example:

Your client wants \$150,000 of death benefit, and the Easy Solve results in a premium of \$80 per month. That means that a premium of \$80 per month will result in the projected cash value equaling or exceeding \$150,000 by the time the insured turns age 120, assuming current rates.





How Index Interest Crediting Works

The accumulation value of an IUL Express policy is important because it can help extend the death benefit beyond the no-lapse protection period. The accumulation value may earn interest at a rate that is calculated based on the performance of a market index. This section will help you learn more about how IUL Express's index interest crediting feature works.

Calculating the Index Interest Rate:

IUL Express uses one of the most straightforward index crediting methods in the industry — annual point-to-point. This crediting method calculates the index interest rate by comparing the index value on the date a *segment* is created to the value one year later when the *segment* matures. The participation rate and the cap are then applied to determine the index interest rate to be credited to the funds currently in that *segment*.

Although the index interest rate is based on the performance of the chosen index, the accumulation value is not actually invested in the stock market. The index performance is only used in the calculation of the interest credited to the policy.

What is a segment?

A segment is a portion of an index account that may be credited interest based upon the performance of the chosen Index.

New segments are created on the 10th of each month. A policy may contain up to 12 segments per index interest crediting strategy. Each segment ends or matures, one year after it begins.

Step 1: Calculate the Annual Index Change Percentage	$\frac{(\text{Ending Value of Index} - \text{Beginning Value of Index})}{\text{Beginning Value of Index}}$
Step 2: Multiply the Index Change by the Participation Rate	$\text{Result of Step 1} \times \text{Participation Rate}$
Step 3: Apply the Cap and Floor	If the result of Step 2 is: - Greater than 0% and less than the Cap Rate, the index interest rate credited to that <i>segment</i> will be equal to the result of Step 2 - Greater than or equal to the Cap Rate, the index interest rate credited to that <i>segment</i> will be equal to the Cap Rate - Less than or equal to 0%, no index interest will be credited to that <i>segment</i>; the client is protected from market loss by the guaranteed minimum floor rate of 0%

Hypothetical Example

At the beginning of the *segment*, the index was 2,000. One year later, it had increased to 2,150. Indexed interest would be calculated as follows:

$$100\% \times \frac{2,150 - 2,000}{2,000} = 7.5\%$$

Assumes you have selected a crediting strategy with a 100% participation rate (subject to interest cap and floor rates.)

Choosing a Crediting Strategy

If you use the IUL Express Easy Solve, the S&P 500® One-Year 100% Participation crediting strategy will be selected.

Your clients also have additional crediting strategy options. They can choose from four crediting strategies, as well as a fixed account. This allows them to tailor their policy based on how they believe the index will perform. Clients can choose to allocate all of their accumulation value to a single crediting strategy or among multiple crediting strategies.

The caps and participation rates for each strategy are typically dependent upon the economic environment but will never drop below the guaranteed minimum levels as specified in their contract. Participation rates and caps can change as often as monthly.

The four index interest crediting strategies include:

- S&P 500® One-Year 100% Participation
- S&P 500® One-Year High Participation
- S&P 500® One-Year Uncapped
- BofA U.S. Agility Index: One-Year Uncapped

It's important for clients to understand that even if the market falls and the index change is negative, the client will be credited no less than zero percent for that segment.



Which Crediting Strategy is Right for My Client?

While these suggestions are by no means definitive, here are a few broad guidelines about which clients might be best for each crediting strategy:

- **S&P 500® One-Year 100% Participation** — clients who believe the index will perform at an average or slightly above average rate might be more suited to select this strategy
- **S&P 500® One-Year High Participation** — clients who believe the index will perform below the cap or below the index average might be more suited for this strategy
- **S&P 500® One-Year Uncapped** — clients who believe the market will outperform the cap might be more suited for this strategy
- **BofA U.S. Agility Index: One-Year Uncapped** — those who desire a more consistent performance in different market environments may prefer this strategy
- **Fixed account** — clients who may not be comfortable with allocating all of their accumulation value to an index interest crediting strategy

Life Insurance Protection — and More!

The reason consumers purchase a life insurance policy is primarily for the death benefit. An IUL Express policy comes with benefits your clients can take advantage of while they are still alive, including Accelerated Death Benefit Riders and a Guaranteed Refund Option Rider.

Early Access to the Death Benefit

The Accelerated Death Benefit Riders give clients an option to access a portion of their death benefit early for a terminal, chronic or critical illness. Benefits can be used however they wish, providing comfort at a difficult time.

For each of these Acceleration Death Benefit Riders, the requested benefit amount may not exceed 80% of the policy's face amount as of the first acceleration request. Definitions of chronic or critical illness may vary by state.

Here's an example of how benefits are calculated:

Five years after purchasing a \$100,000 IUL Express policy, John was diagnosed with lung cancer. He needs money to help pay his daily finances and medical expenses while he is seeking treatment.

John decides to use his living benefit on his policy and completes the claim for the acceleration and submits it to United of Omaha. The medical directors on staff at United of Omaha will review the acceleration request and medical records of the insured to determine John's life expectancy. In the examples provided, John's requested accelerated benefit amount will be reduced based on his life expectancy (based on his illness). There is also an administration fee of \$100 applied to all accelerations.

Should John decide to take the benefit offered, the face amount will be reduced by the amount requested

1 | Terminal Illness Rider

In the case of the Terminal Illness Rider, the reduced benefit will be calculated at a set percentage of the requested accelerated benefit. Please note: The percentage rate listed below is subject to change.

Terminal Illness: The insured must provide evidence from a medical professional that their life expectancy is 12 months or less.

Face Amount	\$100,000
Requested Acceleration (80% max)	\$80,000
Actuarial Adjustment*	\$4,000
Administration Fee	\$100
Total Benefit Paid	\$75,900
Remaining Death Benefit	\$20,000

2 | Critical and Chronic Illness Riders

The Critical and Chronic Illness benefits are subject to an actuarial adjustment which is affected by the insured's life expectancy and a variable interest rate percentage.

Chronic Illness: Insured is unable to perform 2 of 6 Activities of Living (ADLs) for 90 consecutive dates, as certified by their physician or requires substantial supervision due to severe cognitive impairment.

Critical Illness: Insured has been certified by a physician as having one or more of the following conditions within the last 12 months: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, stroke, dementia (including Alzheimer's), major burns, AIDS and aortic aneurysm surgery.

	3-Year Life Expectancy	8-Year Life Expectancy	15-Year Life Expectancy
Face Amount	\$100,000	\$100,000	\$100,000
Requested Acceleration	\$80,000	\$80,000	\$80,000
Actuarial Adjustment**	\$14,100	\$20,200	\$46,200
Admin. Fee	\$100	\$100	\$100
Total Benefit Offered	\$65,800	\$59,700	\$33,700
Remaining Death Benefit	\$20,000	\$20,000	\$20,000

*Based on a hypothetical 5% interest rate.

**Based on the insured's life expectancy and a hypothetical 5% interest rate percentage.

A Premium Refund Option

Qualifying IUL Express policies come with a Guaranteed Refund Option (GRO) rider at no additional cost. The GRO rider provides seven 60-day windows within which policyowners can surrender their policy and receive their paid premiums back — up to 50% at the end of year 15 and up to 100% at the end of years 20, 21, 22, 23, 24 and 25. This rider provides clients with flexibility for the future if they no longer need their life insurance coverage or if their coverage needs change.



Policy Overview

Policy Form Number	ICC19L190P (or state equivalent); Unisex: ICC19L191P (or state equivalent)
Issue Ages and Underwriting Risk Classes <i>Remember, we use Age Last Birthday!</i>	18-75: Nontobacco 18-75: Tobacco Policies can be backdated up to 30 days to save age.
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+
Life Insurance Qualification Test	Guideline Premium Test (GPT)
Death Benefit Options	Two options are available to the policyowner: Option 1: (Level) The specified amount of insurance in effect on the insured's date of death Option 2: (Increasing) The specified amount of insurance in effect on the insured's date of death plus the accumulation value on that date The death benefit may be increased with either Option 1 or Option 2 in order to qualify as life insurance under the Internal Revenue Code of 1986, as amended.
Premiums	Premiums are flexible and the planned premium may be changed beginning in year two. Additional premium payments are allowed at any time, subject to tax law restrictions.
No-Lapse Protection	The no-lapse protection premium is the minimum initial premium. By paying this amount, the death benefit will be guaranteed as follows (based on the client's issue age): 18-60: 20 years 61+: To age 80 After the no-lapse protection period, the policy can continue on a non-guaranteed basis for the client's lifetime. How long the death benefit protection lasts beyond the no-lapse protection period is based on the amount and timing of the premium payments, the amount of interest credited to the policy, and the policy charges.

Policy Overview (continued)

Accumulation Value	This policy may build an accumulation value that earns interest based on the performance of crediting strategies that are linked to the chosen index and a fixed account.
Index Interest Crediting Strategies	Four index interest crediting strategies are available. All strategies use the annual point-to-point crediting method and all are based on the performance of the chosen index. The participation rates and caps are declared monthly and can be found on the Life product page on our Sales Professional Access website. The minimum index interest crediting rate (the floor) for all four strategies is zero percent. ▪ S&P 500® One-Year 100% Participation ▪ S&P 500® One-Year High Participation ▪ S&P 500® One-Year Uncapped ▪ BofA U.S. Agility Index: One-Year Uncapped Index segments are created on the 10th of a policy month and mature after one year. Any money received in the home office by the 10th of the month will either create a new segment or be swept into a renewing segment.
Fixed Account Interest Rate	The fixed account will be credited at our currently declared crediting rate. The minimum guaranteed fixed account crediting rate is 2%.
Cash Value	The amount that may be available through loans or withdrawals, as defined in the contract.
Loans	The policyowner may take a loan at any time, as long as the cash value is positive. The minimum loan amount is \$100. Two types of loans are available: standard and index loans. If the policyowner does not specify the type of loan option and does not currently have an outstanding loan, the request will be processed as a standard loan. Only one type of loan is available at a time. If the policy has an existing loan, the new loan must be the same type of loan option as the existing loan. Standard Loan Option ▪ Policy years 1-9: Charge 4% (in arrears); Credit 2% ▪ Policy years 10+: Charge 2% (in arrears); Credit 2% Index Loan Option ▪ Charge: An interest rate determined by the company, not to exceed 6% (in arrears) ▪ Credit: Policy loan interest will be credited at the index interest crediting rates that apply to the index interest crediting strategies the policyowner has chosen
Partial Withdrawals	Partial withdrawals are available from the surrender value after the first policy anniversary. The minimum withdrawal is \$100. Withdrawals may not exceed 90% of the surrender value during the first 14 years and 100% of the surrender value thereafter; minus the sum of the next three monthly deductions. No index credit will be given if funds are withdrawn from a segment before the segment maturity date. Surrender Value: The amount the policyowner will receive if they surrender their policy before the policy maturity date. The surrender value equals the accumulation value, minus any surrender charges and loans.

Fees and Charges	Monthly Deductions: A monthly deduction is taken from the accumulation value. The monthly deduction includes: ▪ Monthly expense charge: Current: \$8, plus a monthly charge per \$1,000 of Specified Amount Guaranteed (maximum): \$10, plus a monthly charge per \$1,000 of Specified Amount ▪ Cost of insurance for the current month ▪ Cost of riders for the current month Premium Charges: A premium charge is applied to each premium made under the policy. ▪ Current: 4.5% of each premium payment ▪ Guaranteed (maximum): 10% of each premium payment Surrender Charges: Surrender charges will be deducted from the accumulation value if the policy is surrendered during the first 14 policy years. Surrender charges are based on the insured's issue age, gender, risk class and the length of time the policy has been in force.
Policy Exclusions and Limitations	The death benefit will not be paid if the insured's death results from suicide, while sane or insane, within two years from the date of issue. Instead, we will pay the sum of the premiums paid since issue, less any loan and loan interest due and any withdrawals. Exclusions and limitations may vary by state.
Policy Maturity Age	The policy will mature at age 120. Upon maturity, if the insured is still living, the surrender value will be paid.

Future Policy Changes

Increases to the Specified Amount

Increases can be applied for at any time up to the insured's attained age 90. The minimum increase allowed is \$1,000 and proof of insurability will be required. Increases may not exceed the maximum death benefit limits based on the client's attained age.

Decreases to the Specified Amount

Decreases greater than 50% of the initial face amount will not be allowed within the first three policy years. At no time can the specified face amount be less than \$25,000. A decrease in the specified amount will be subject to a surrender charge during policy years when surrender charges apply.

Death Benefit Option Changes

The policyowner may change the Death Benefit Option once each policy year after the first year. No additional changes may be made after the insured reaches attained age 90. Changing the death benefit option will not change the amount of the death benefit; however, the specified amount will be adjusted. The death benefit may be increased with either Option 1 or Option 2 in order to qualify as life insurance under the Internal Revenue Code of 1986, as amended.

Index Interest Crediting Strategies

The policyowner can change the allocation percentages, as well as the index interest crediting strategies, for future premiums. The crediting strategy can be changed as often as monthly for new money. For money already submitted, amounts can be moved once an existing segment matures.

The policyowner can also transfer between the fixed and index account:

- Transfers from the fixed account to the index account are processed on the next allocation date.
- Transfers from the index account to the fixed account will be processed on the next segment maturity date.

Conducting a Policy Review

It is important to meet with your clients regularly. Here are two things you can do to help set yourself up for successful follow-up conversations on an IUL policy:

1 | Let your clients know in advance that you will be scheduling follow-ups to review how their policy has performed and to ensure their policy is still meeting their needs. You will find that it is much easier to make small adjustments over time, if necessary. The home office can assist with these policy reviews by running in-force illustrations.

2 | Discuss the annual statement. For life insurance policies, annual statements are created the day prior to the anniversary date. On an IUL, index interest is not credited until the segment matures, which will occur after the anniversary date. This means your client will not have any index interest credits on their first statement. Let your clients know this up-front so they are prepared for what they will see on their first statement. After the anniversary date, your client can log on to the Customer Access Center or can contact the home office to find out their index interest credit.



Riders and Provisions

Automatically Included with the Policy:

Rider	Availability	Description
Terminal, Chronic and Critical Illness Rider (ICC13L098R, ICC13L099R, and ICC19L192R, or state equivalents)	Automatically attached to all policies at issue The definitions of terminal, chronic and critical illness may vary by state.	This rider provides an accelerated death benefit in the event of a terminal, chronic or critical illness. Terminal Illness Rider: Provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The requested benefit amount may not exceed 80% of the specified amount. Chronic Illness Rider: Provides an accelerated death benefit if the insured is unable to perform 2 of 6 Activities of Daily Living (ADLs) for 90 consecutive days or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment. The requested benefit amount may not exceed 80% of the specified amount at the time of the first accelerated death benefit payment request. Critical Illness Rider: Provides an accelerated death benefit if the insured has been certified by a physician as having one or more of the following conditions within the last 12 months: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, stroke, dementia (including Alzheimer's), major burns, AIDS or aortic aneurysm surgery. The requested benefit amount may not exceed 80% of the specified amount at the time of the first accelerated death benefit payment request.
Guaranteed Refund Option Rider² (Enhanced Surrender Value Rider – ICC14L125R, or state equivalent)	Automatically included for qualifying policies	This rider provides a refund of some or all premiums paid upon a full surrender of the policy during a 60-day period following the 15th and 20th through 25th policy anniversary. - Year 15 = 50% of the accumulated premium paid - Years 20, 21, 22, 23, 24 and 25 = 100% of the accumulated premium paid The refund of premiums paid will not exceed 80% of the specified amount and if exercised, the policyowner must surrender the policy. The refund of premiums is not available for loans or partial withdrawals. Although this rider is included with all qualifying policies, minimum premium requirements must be met to keep the rider in force. If not exercised, the rider terminates at the end of the 60-day period following the 25th policy anniversary.

²For IUL Express, the GRO rider is not available for standard tobacco cases at issue ages 18-49. To remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider. Refund is limited to 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans.

Waiver of Surrender for Partial Withdrawals Rider (2471L-1197 or state equivalent)	Automatically attached to all policies at issue	A portion of the funds may be withdrawn without surrender charges in the event the policyholder is: ▪ Hospitalized or confined to a nursing home ▪ Unemployed and receiving unemployment benefits for at least 60 days ▪ Disabled and has been approved for Social Security disability benefits ▪ Diagnosed with terminal illness that will result in death within the next 12 months ▪ Faced with the death of a spouse or minor dependent ▪ Determined to have physical damage of \$50,000 or more to his/her primary residence ▪ Undergoing transplant surgery as an organ donor or recipient of liver, lung, kidney, pancreas, or bone marrow (recipients only)
Guaranteed Insurability Rider (B001LNA06R or state equivalent)	Automatically included for issue ages 18-45 when the initial death benefit is \$225,000 or less	This rider provides the insured the option to periodically increase the specified amount without additional underwriting. Only one specified amount increase is allowed each year. The increase in the specified amount may be elected 90 days following: (a) marriage of the insured; (b) the birth of the insured's child; (c) the adoption of a child by the insured; and (d) the third policy anniversary and every three years thereafter until the rider expires. The ability to increase the specified amount under item (d) will terminate if a specified amount increase is not exercised for seven consecutive years. No increase will be allowed under this rider if the increase would cause the current specified amount to exceed 200% of the initial specified amount. A change in specified amount may result in the loss of the no-lapse protection.
Lapse Guard® Rider (C507LNA08R or state equivalent)	Automatically attached to all policies at issue	The Lapse Guard rider is specifically designed to prevent policies from lapsing that have been over-funded and have had level disbursements taken for an extended period of time in retirement. Because exercise of this rider keeps the policy from lapsing, no policy loans will become taxable as income under current tax law. When the Lapse Guard rider is exercised, the accumulation value is reduced by 3%.

Optional Riders Available for Purchase:³

Rider	Availability	Description
Accidental Death Benefit Rider (2144L-0989 or state equivalent)	Available to issue ages 18-60 with renewal ages 19-64	This rider provides an additional death benefit amount in the event of death due to a covered accident. The minimum amount is \$10,000 and the maximum amounts are the lesser of: \$100,000 for issue ages 18-25; \$250,000 for issue ages 26-60; OR - Two times the specified amount
Disability Waiver of Policy Charges Rider⁴ (423L-0982 or state equivalent)	Available to issue ages 18-55 with renewal ages 19-59	If the insured becomes disabled before the policy anniversary following the insured's 60th birthday and the disability continues for at least six months, this rider will waive the monthly deduction amount (cost of insurance charges and expense charges) while the disability continues, even if the disability extends beyond age 60.
Disability Continuation of Planned Premium Rider⁴ (ICC13L100R or state equivalent)	Available to issue ages 18-55 with renewal ages 19-64	If the insured becomes disabled before the policy anniversary following the insured's 65th birthday and disability continues for at least six months, this rider will contribute a specified monthly amount of premium to the policy while the disability continues, even if the disability extends beyond age 65.
Dependent Children's Rider (ICC08L007R or state equivalent)	Available when the insured is between issue ages 18-55	This rider is available for the insured's dependent children ages 15 days through age 20. It provides coverage until each covered child's 23rd birthday or the date the insured reaches attained age 65. The coverage amounts available are either \$5,000 or \$10,000 per child.

³These riders are not available on Unisex policies except in MT. Riders are subject to state approval.

⁴Only one Disability rider may be added to each policy.

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This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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

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

Indexed Universal Life Express Sex Distinct Policy Form: ICC19L190P or state equivalent.

Indexed Universal Life Express Unisex Policy Form: ICC19L191P or state equivalent.

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