



UNITED OF OMAHA LIFE INSURANCE COMPANY
 A MUTUAL of OMAHA COMPANY



Life insurance underwritten by:
UNITED OF OMAHA LIFE INSURANCE COMPANY
 A MUTUAL OF OMAHA COMPANY
 3300 Mutual of Omaha Plaza
 Omaha, NE 68175
 mutualofomaha.com
 800-775-6000

> Guaranteed Universal Life Express (GUL Express)

WHERE'S LIFE TAKING YOU?

MUTUAL of OMAHA'S
WILD KINGDOM

This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

Base plan, riders and product features may not be available in all states and may vary by state.

All guarantees subject to the financial strengths and claims paying ability of the issuing insurance company.

GUL Express – Sex Distinct Policy Forms: A998LNA06P or state equivalent. In ID, A998LNA06P. In LA, B264LLA06P. In NC, B286LNC06P. In OK, B302LOK06P. In PA, B310LPA06P. In PR, B314LPR06P. In TX, B326LTX06P. In WA, B342LWA06P.

Unisex Policy Forms: A999LNA06P or state equivalent. In ID, A999LNA06P. In LA, B265LLA06P. In NC, B287LNC06P. In OK, B303LOK06P. In PA, B311LPA06P. In PR, B315LPR06P. In TX, B327LTX06P. In WA, B343LWA06P.



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Added Protection.

GUL Express Life insurance policies offer several features including:

Riders included in base policy:

> **Accelerated Death Benefit for Terminal Illness Rider**
(Form: D433LNA13R or state equivalent; ICC13L098R in ID, LA, NC, OK, OR, PA, PR, TX and WA.)

This 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 the lesser of \$1,000,000 or 80 percent of the face amount.

> **Accelerated Benefit for Chronic Illness Rider**
(Form: D438LNA13R or state equivalent; ICC13L099R in ID, LA, NC, OK, OR, PA, PR, TX and WA.)

This 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, as certified by their physician 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 the lesser of \$1,000,000 or 80 percent of the face amount at the time of the first accelerated death benefit payment request.

> **Waiver of Surrender Charges for Partial Withdrawal Rider**

(Form: 2471L-1197 or state equivalent. In PA, 2476L-1197.) This benefit provides living benefits by waiving the surrender charges for specific events such as nursing home confinement, cancer, unemployment, or disability.

> **Guaranteed Insurability Rider***

(Form: B001LNA06R.)

You may increase the death benefit regardless of your health at specified times in your policy. This increases your protection as your need grows.



The following are available at an additional cost:

> **Disability Waiver of Policy Charges Rider***
(Form: 423L-0982 or state equivalent. In PA, 424L-0483.)
If you become disabled for six months or more, this benefit waives the monthly deduction amount.

> **Disability Continuation of Planned Premium Rider***
(Form: D443LNA13R or state equivalent; ICC13L100R in ID, LA, NC, OK, OR, PA, PR, TX and WA.)

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 the disability continues for at least six months, this rider will contribute a specified monthly amount of premium to the policy during the continuance of the disability, even if the disability extends beyond age 65.

> **Accidental Death Benefit Rider**

(Form: 2144L-0989 or state equivalent. In PA, 2168L-0989.) This benefit provides for an additional death benefit amount in the event of your accidental death.

> **Dependent Children's Rider**

(Form: C521LNA08R or state equivalent. In ID, LA, OK, PA, PR, TX and WA, ICC08L007R.)

You can choose to purchase a small amount of term life insurance coverage for your children (infant through 20 years.) This benefit also secures your child's insurability later in life because it can be converted to permanent life insurance.

*Only one Disability rider may be added.

Life can be exciting and fun but also filled with uncertainties.

Is there a way to bring certainty? **YES.**

United of Omaha Life Insurance Company provides solid, secure life insurance that may allow your family to continue their daily lives without worrying too much about tomorrow.



Today: Sure, my business is a success. After 25 years of hard work, it practically runs itself now, thanks to my staff. Today my wife and I are looking at a condo off the tenth hole.

Tomorrow: I have a policy now but with interest rates changing, plus I don't want my estate to be eaten up by taxes, I want something more predictable.

Bill, Age 60



Today: I took time off work to attend our daughter's first dance recital. She won't be this age forever so today is pretty important to me.

Tomorrow: I'm making plans to retire early. But until then I'm worried about my daughter's 'tomorrow' if I'm not there.

Jane, Age 40

These stories portray situations our customers could face. They do not represent actual people.

GUL Express

Simplify the application process and lock-in a death benefit up to \$300,000. No lengthy health inquiry is needed for qualified applicants. We can respond back to you in a matter of days. Want coverage quickly? GUL Express may be the right choice.

The rates and charges for the no-lapse protection are guaranteed at issue based on your current age, risk class and specified amount. These will not change regardless of changes in your health or the interest rate.

Adjust your plan as needed, even after you buy.

Our policies can be adjusted as your life insurance needs change.

Choices to make

Your agent can assist you in determining what is right for you.

- > **Select the amount of protection you need** – It will depend on factors such as your current expenses, income, age of dependents and other insurance you already own.
- > **Select the length of time you wish to be covered** – Our GUL Express policy allows you to select a no-lapse guarantee based on current age, risk class and specified amount.
- > **Estimate your premium** – The amount you pay will be based on your current age, risk class and the specified amount/length of no-lapse protection.