



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

# Children's Whole Life Insurance

## *Whole Life Insurance Protection for the Future*

### PLAN HIGHLIGHTS

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#### **Coverage that increases as the need for life insurance increases**

Life insurance protection is something we all need, regardless of our age or stage in life. Setting up a lifetime of coverage for your children and grandchildren may be one of the most important things you'll ever do for them. In addition to the death benefit, one of the advantages of purchasing life insurance at an early age is that it can help protect future insurability.

#### **Children's Whole Life is affordable and easy-to-apply-for life insurance protection, with the following features:**

- Available for ages 14 days to 17 years, in face amounts of \$5,000 to \$50,000
- Whole life – policy matures at age 100
- No medical examination required
- Rates never increase with age
- Benefits never decrease
- Cash value that builds over time
- Additional coverage may be purchased in the future without evidence of insurability
- Easy payment options

#### **Guaranteed Insurability Rider**

While the policy is in force, you have the option of purchasing an additional whole life policy on the insured at the time of several life events, without evidence of insurability.

The life events are:

1. Marriage
2. Birth or adoption of a child
3. Home purchase

4. The policy anniversary dates following the insured's 25th, 30th, 35th and 40th birthdays. A reminder letter will be sent 60 days prior to each of the insured's 25th, 30th, 35th and 40th birthdays.

The face amount of the additional policy may not exceed the face amount of the original policy purchased. You will be able to exercise this option up to 5 times.

If you wish to apply for an additional policy you must complete the form and pay the first premium prior to the option date.

#### **Waiver of Premium Due to Death of Owner Rider\***

We will waive premiums for the policy and all riders attached to it for one 90-day period if the owner dies while the policy is in force. This is a one-time benefit. This benefit is available 24 months after the policy issue date. The benefits waived under this provision will not be deducted from the death benefit.

*\*Subject to state approval*

#### **Policy Exclusions**

The policy's face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years from the issue date (in CO, MO and ND, within one year). Instead, the policy premiums paid will be returned, minus any loan not repaid. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

In FL and MD the policy's face amount will not be paid if insured's death results from suicide, while sane or insane, within two years from the contestability date. Instead, the policy premiums paid will be returned, minus any loan not repaid.

## **Premium Modes (Modal Factors)**

Annual (1.00)

Semiannual (.50)

Quarterly (.25)

Monthly BSP (.833)

## **Policy Fee**

\$12 per year

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Policy form number ICC17L154P or state equivalent. In FL, D653LFL17P. Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. This is a solicitation for insurance and a licensed agent/producer will contact you. Coverage may vary by state.