



GUARANTEED UNIVERSAL LIFE *Express*

Guarantee Tomorrow. Focus on Today.

PLAN HIGHLIGHTS

FACE AMOUNT

\$25,000 – \$99,999, issue ages 18-65
 \$100,000 – \$300,000, issue ages 18-50
 \$100,000 – \$250,000, issue ages 51-65

ISSUE AGES BASED ON AGE LAST BIRTHDAY

- 18-65 Standard (nontobacco) and Standard (tobacco) risks only

INTEREST RATE

- A minimum interest rate of 3 percent is guaranteed on the cash accumulation value
- An interest rate bonus of .50 percent will be given in the 10th policy year and after as long as the current interest rate is higher than the guaranteed interest rate

DEATH BENEFIT

Option 1 level death benefit only.

MATURITY AGE

Age 120

NO-LAPSE GUARANTEED DEATH BENEFIT PROTECTION

The number of years the death benefit will be guaranteed depends upon the insured's issue age, rate class and premium payments. As long as the insured's no-lapse guarantee has been met to age 120, the face amount will be guaranteed to age 120.

If the insured sufficiently increases the planned premium, the length of the selected Guaranteed Death Benefit period could increase. Also, the policy could develop a higher accumulation value if the insured pays a premium higher than the premium required for the guarantee.

Specified amount changes, withdrawals, loans, and premium payments that are less than planned, paid late or skipped will impact the no-lapse guarantee selected. This means the guarantee could be lost. If the no-lapse guarantee has been lost, the cash value may be zero, and higher premium payments may be necessary to keep the policy in force. There is no explicit charge for the death benefit guarantees.

FLEXIBLE PREMIUMS

The planned premium is flexible and may be changed by the insured once during the policy year, beginning in policy year two and thereafter. The insured may also make additional premium payments at any time. Premiums are payable to age 120. Missed or late premiums can affect the no-lapse guarantee.

Dial-A-Guarantee – The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 80 (20 years for ages 61 and above).

CATCH UP OPTION

This allows the insured to catch up if the premiums are less than planned, paid late or skipped. These events cause the selected Guaranteed Death Benefit period to be reduced. To catch up to the originally selected guarantee period, the insured must pay more total premium provided the no-lapse guarantee is in effect.

Riders/Provisions included in the base policy
 (may not be available in all states):

ACCELERATED DEATH BENEFIT FOR TERMINAL AND CHRONIC ILLNESS RIDERS

These riders are available at issue on all policies. The definition of chronic or terminal illness may vary by state.

Terminal Illness Rider: (Form ICC13L098R in TX)

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.

Chronic Illness Rider: (Form ICC13L099R in TX)

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 him 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.

GUARANTEED INSURABILITY RIDER

(Form: B001LNA06R.)

This rider provides the insured the option to periodically increase the specified amount without additional underwriting. A specified amount increase of \$25,000 may be elected at the time of issue and will remain constant for each election. Only one specified amount 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 the insured's child; and (d) the 3rd policy anniversary and every 3 years thereafter until the rider expires. If a specified amount increase is not exercised for 7 consecutive years, this rider will terminate. 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 or \$250,000 (whichever is less). Any change in specified amount will affect the cumulative monthly requirement test for the no-lapse guarantee. This means that the no-lapse guarantee may not be in effect if the specified amount is increased and additional premiums are not paid. This rider will terminate on the earliest of the following: (a) the policy anniversary date following the insured's 50th birthday; (b) the date the current specified amount is double the amount of the insured's initial specified amount; (c) the date the insured's current specified amount reaches \$250,000; (d) the date on which the insured has failed to exercise a specified amount increase for 7 consecutive years; or (e) the date the policy ends.

WAIVER OF SURRENDER CHARGES FOR PARTIAL WITHDRAWAL/LIQUIDITY FEATURES

(Form: 2471L-1197, or state equivalent. In OR, 2483L-1197.)

A portion of the funds may be withdrawn without surrender charges in event the insured 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, civil union partner 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)

Additional riders available for purchase (Additional premium applies) (may not be available in all states):

ACCIDENTAL DEATH BENEFIT RIDER

(Form: 2144L-0989, or state equivalent.)

This rider is available to issue ages 18-60 with renewal ages 19-64. The minimum amount is \$10,000 and the maximum amount applies to:

- Issue ages 18-25 = \$100,000
- Issue ages 26-60 = \$250,000
- Or two times the face amounts, whichever is less

DISABILITY WAIVER OF POLICY CHARGES RIDER*

(Form: 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 payment of the monthly deduction amount (cost of insurance charges and expense charges) during the continuance of the disability, even if the disability extends beyond age 60.

DISABILITY CONTINUATION OF PLANNED PREMIUM RIDER*

(Form ICC13L100R in TX)

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.

DEPENDENT CHILDREN'S RIDER

(Form: 2069L-0189, or state equivalent.)

Available to issue ages 18-55 and is eligible for dependent children ages 15 days through age 20. This rider provides coverage to each covered child's 23rd birthday or to the policy anniversary following the insured's 65th birthday, if earlier.

*Only one Disability rider may be added

Underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

PARTIAL WITHDRAWALS

Partial withdrawals are available after the first policy anniversary. The minimum withdrawal is \$500. The maximum partial withdrawal is a percentage of the cash surrender value, less any outstanding loan balance, less an amount necessary to keep the policy and any riders in force for three months. The maximum partial withdrawal percentages are:

Years 2-19	90 percent
Years 20+	100 percent

In policy years 2-19 only one partial withdrawal is allowed per year. Surrender charges will apply if partial withdrawals are taken from the policy. A \$100 handling fee will be charged.

LOANS

Policy loans may be made at any time after the first policy year.

- Charge 5.66 percent in advance
- Credit 3 percent

The minimum loan amount is \$500 (may not apply in all states). If a policy loan is made, the death benefit will be reduced by the amount of the loan.

SURRENDER CHARGES

If this policy is surrendered during the first 19 policy years, a surrender charge will be deducted from the cash accumulation value. A surrender charge also will be deducted if the specified amount is decreased or if partial withdrawals are taken from the policy during the surrender charge period. Surrender charges are based on the insured's issue age, gender, risk class and length of time the policy has been in force. The surrender charge does not vary by gender in Montana.

MONTHLY DEDUCTIONS

A monthly deduction is taken from the cash accumulation value, and includes the following:

- \$5 policy fee
- A monthly charge per \$1,000 of the specified amount of insurance
- Cost of insurance for current month
- Cost of riders for current month

PREMIUM CHARGE

- A 10 percent premium charge for each premium payment

ADDITIONAL PRODUCT INFORMATION

It is possible coverage may not continue to the maturity date even if planned premiums are paid in a timely manner. This restriction will not apply when the no-lapse guarantee is in effect. If the policy does continue in force to the maturity date, it is possible that there will be little or no cash surrender value at that time. Policy values will be affected to the extent interest credits and cost of insurance charges are more favorable than guaranteed credits and charges.

POLICY EXCLUSION

The face amount will not be paid if the insured's death results from suicide, while sane or insane, within two years from the date of issue (within one year in CO, MO or ND). Instead, we will pay the sum of premiums paid since issue. In MO, benefits are paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

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

GUL Express Policy Forms: Sex Distinct Policy Form A998LNA06P, or state equivalent. In LA, B264LLA06P. In NC, B286LNC06P. In OK, B302LOK06P. In OR, B306LOR06P. In TX, B326LTX06P. In WA, B342LWA06P. Unisex Policy Form A999LNA06P, or state equivalent. In LA, B265LLA06P. In NC, B287LNC06P. In OK, B303LOK06P. In OR, B307LOR06P. In TX, B327LTX06P. In WA, B343LWA06P.

Rider Form Numbers: Terminal Illness Accelerated Death Benefit, D433LNA13R or state equivalent; ICC13L098R in ID, LA, OK and OR. Chronic Illness Accelerated Death Benefit, D438LNA13R or state equivalent; ICC13L099R in ID, LA, OK and OR. Disability Continuation of Planned Premium Rider, D443LNA13R or state equivalent; ICC13L100R in ID, LA, OK and OR.