

Parents Want to Protect Their Child's Future Insurability

Prospect Profile

- Kevin and Lisa, in their early 40s
- Average household income
- Have a 5-year-old daughter Caitlyn

Situation

- Their own life insurance needs are taken care of
- Want to buy their daughter a basic policy – with an affordable annual premium – to guarantee her future insurability
- In addition to death benefit protection, they'd like the option to purchase additional coverage in the future without evidence of insurability



Solution

Purchasing a Children's Whole Life policy assures Kevin and Lisa a guaranteed death benefit plus these advantages:

- Simplified application
- Limited health questions to answer and no medical exam
- With the Guaranteed Insurability Rider, Kevin and Lisa (or Caitlyn if ownership has been transferred to her) may purchase additional insurance without evidence of insurability on Caitlyn's 30th, 33rd, 36th and 39th birthdays. (The face amount of the additional policy may not exceed the face amount of the original policy purchased.)
- Cash value builds over time
- Rates never increase with age
- Benefits never decrease

Children's Whole Life is an easy-to-apply-for policy that provides the foundation for Caitlyn's future insurability.

Grandparents' Gift of Insurance Can Help Their Child *and* Grandchildren

Prospect Profile

- Doris and Frank, in their early 60s
- Have a daughter, Ellen, who has two school-age children
- Average household income

Situation

- Their own life insurance needs are taken care of
- Because Ellen is a single parent on a tight budget, they'd like to help meet her needs in the event of the untimely loss of a child
- In addition, they want to guarantee their grandchildren's future insurability



Solution

Doris and Frank's purchase of a Children's Whole Life policy as a gift for their grandchildren assures Ellen a guaranteed death benefit plus these advantages:

- Simplified application
- Limited health questions to answer and no medical exam
- The Guaranteed Insurability Rider allows them to purchase additional insurance without evidence of insurability on their 30th, 33rd, 36th and 39th birthdays. (The face amount of the additional policy may not exceed the face amount of the original policy purchased.)
- Cash value builds over time
- Rates never increase with age
- Benefits never decrease

Children's Whole Life is an easy-to-apply-for policy that grandparents can purchase to help the next generation – and the next.

CHILDREN'S WHOLE LIFE

PRODUCT GUIDE



Children's Whole Life is a whole life product that can begin a lifetime of coverage for children or grandchildren. In addition to the death benefit, the policy can help protect the future insurability of the child. **Guaranteed Insurability Rider:** While the policy is in force, your client has the option of purchasing an additional whole life policy on the insured on each of several dates, without evidence of insurability. The dates are the policy anniversary dates following the insured's 30th, 33rd, 36th and 39th birthdays. The face amount of the additional policy may not exceed the face amount of the original policy purchased. A reminder letter will be sent 60 days prior to the first option date.

If your client wishes to purchase additional coverage, please follow these steps:

1. Complete the CWL Guaranteed Insurability Rider Application.
2. Health questions are not required to be completed when applying for coverage under the Guaranteed Insurability Rider.
3. Include the client's Children's Whole Life policy number in Section D: Other Coverage and Replacement Information
4. Cover letter should be attached to the application and include CWL policy number and statement regarding the Guaranteed Insurability Option.

The new policy will become effective on the option date. If he/she doesn't exercise this option on the first option date, he/she will not be eligible for any future options.

Children's Whole Life*	
Issue Ages	14 days to 25 years
Minimum Face Amount	\$5,000
Maximum Face Amount	\$30,000
Death Benefit	Level Death Benefit
Premiums based on	Age bands & Unisex
Classes	Standard (Up to table 4)
Modal Factors	<ul style="list-style-type: none"> • Annual (1.00) • Quarterly (.25) • Semiannual (.50) • Monthly BSP (0.0833)
Policy Fees	\$12
*Not available in WA	

Children's Whole Life	
Underwriting Requirements	
Age	Face Amounts
14 Days to 25 Years	\$5,000 - \$30,000
	<ul style="list-style-type: none"> • Simplified Underwriting • Health Questions on application

Children's Whole Life	
Issue Ages	Unisex
0-4	3.60
5-9	4.56
10-14	5.40
15-19	7.08
20-25	8.64
	(Subject to maximum amount of CWL coverage)



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL *of* OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL *of* OMAHA'S
WILD KINGDOM



Children's Whole Life Policy Form A007LNA05, or state equivalent. In FL, A037LFL05P. In ID, A007LNA05P. In LA, A255LLA05P. In NC, A098LNC05P. In OK, A133LOK05P. In OR, A140LOR05P. In PA, A007LNA05P. In TX, A151LTX05P. In WA, A169LWA05P.



Children's Whole Life Insurance

WORKSHEET

Calculate your Children's Whole Life premium

\$ _____
Face Amount

Example: Female, age 5, needs \$20,000 of coverage. The parent wishes to be billed monthly through her checking account.

		Example	Client Calculation
A	Number of Thousands of face amount	20	_____
B	Premium per Thousand (from the rate chart provided)	\$4.56	\$ _____
C	Premium = Number of Thousands x Premium per Thousand (A x B)	\$91.20	\$ _____
D	Add annual policy fee	\$12.00	\$12.00
E	Total annual premium (C + D)	\$103.20	\$ _____
F	Modal Factors Bank Service Plan .0833 Semiannual .50 Quarterly .25 Modal Premium (E x Modal Factor)	BSP/ Monthly Payment (\$103.20 x .0833) = \$8.60	\$ _____

Children's Whole Life Annual Premiums
(Per \$1,000)*

Age	Unisex
0	3.60
1	3.60
2	3.60
3	3.60
4	3.60
5	4.56
6	4.56
7	4.56
8	4.56
9	4.56
10	5.40
11	5.40
12	5.40
13	5.40
14	5.40
15	7.08
16	7.08
17	7.08
18	7.08
19	7.08
20	8.64
21	8.64
22	8.64
23	8.64
24	8.64
25	8.64

*Annual policy fee of \$12 not included

Policy form number A007LNA05P or state equivalent. In LA, A255LLA05P; in NC, A098LNC05P; in NY, 0835Y-0805; in OK, A133LOK05P; in OR, A140LOR05P; in PA, A007LNA05P; in TX, A151LTX05P. Life insurance is underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788-2934, is licensed 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. Exclusions and limitations may apply.

Children's Whole Life Insurance

Whole Life Insurance Protection for the Future



PLAN HIGHLIGHTS

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 25 years, in face amounts of \$5,000 to \$30,000
- 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 PROVISION

While the policy is in force, you have the option of purchasing an additional whole life policy on the insured on each of several dates, without evidence of insurability. The dates are the policy anniversary

dates following the insured's 30th, 33rd, 36th and 39th birthdays. The face amount of the additional policy may not exceed the face amount of the original policy purchased. A reminder will be sent 60 days prior to the first option date. If you wish to apply for an additional policy, you must complete the application and pay the first premium prior to the option date. If you do not exercise this option on the first option date, you will not be eligible for any future options.

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 & MD The policy's face amount will not be paid if insured's death results from suicide, within two years from the issue 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

Policy form number A007LNA05P or state equivalent. In FL, A037LFL05P; in LA, A255LLA05P; in NC, A098LNC05P; in NY, 0835Y-0805; in OK, A133LOK05P; in OR, A140LOR05P; in PA, A007LNA05P; in TX, A151LTX05P. Life insurance is underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788-2934, is licensed 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. Exclusions and limitations may apply.

“I want to leave my
grandkids an everlasting
legacy of **LOVE.**”

For a modest premium, you can help
create a financial foundation for kids and
grandkids. You can tell your grandkids not
to worry about college tuition. Or tell them
they'll have access to money in case of
emergencies. Help make a safe and secure
future for your kids and grandkids a reality
instead of just a dream.

You can leave an ever-lasting legacy of
love.



Life insurance underwritten by:
UNITED OF OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

Availability of products and features may vary
by state.

MUTUAL of OMAHA'S
WILD KINGDOM



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL OF OMAHA COMPANY

What would you like
to pass along to your
grandkids?



PROTECTION | SAFETY | SECURITY | COLLEGE TUITION

LC6177_0112

Along with family recipes, coin collections and other keepsakes, how about help with peace of mind and security? Grandparents just like you want to leave financial legacies to help secure the futures of their kids and grandkids.

There are many financial options available to you, but have you considered life insurance? Not only can life insurance be affordable, but it can be versatile, too.

With the help of life insurance, you can:

- Provide death benefit protection for grandkids
- Provide grandkids with a safe and secure savings vehicle
- Ensure grandkids' insurability later in life
- Provide college tuition for grandkids

United of Omaha Life Insurance Company offers a variety of life insurance products with features designed to meet specific needs. Your insurance agent can explain how each product works and what you and your loved ones can expect.

Types of life insurance include:

Term Insurance

Pure protection defined by the length of time you elect to hold the policy. Term covers a specific time period and has no cash accumulation feature.

Permanent Insurance

Whole Life

Permanent life insurance that helps you meet unexpected expenses while protecting your assets for future needs. You can use the cash value accumulation feature to supplement your retirement income or as a loan source, while the death benefit can help provide for your children's or grandchildren's educations or trust funds.

Universal Life

Permanent life insurance that provides a guaranteed death benefit plus the opportunity to conservatively accumulate future wealth in a tax-advantaged way.



"We want to leave a legacy to our grandchildren and be remembered long after we're gone."



The Company Behind Your Protection

It's important to look for a company that is stable and financially sound. United of Omaha Life Insurance Company and Companion Life Insurance Company's strength and financial stability is confirmed by continually high ratings from leading industry rating organizations.

A.M. Best Company, Inc. has rated United of Omaha Life Insurance Company and Companion Life Insurance Company A+ (Superior) for overall financial strength and ability to meet ongoing financial obligations to policyholders. The A+ rating is the second highest of 16 ratings. (As of 01/14)



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

Omaha, NE 68175

COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788-2934

mutualofomaha.com

1-800-775-6000

MUTUAL of OMAHA'S
WILD KINGDOM



OFFICIAL SPONSOR

This is used as a source of leads in the solicitation of insurance and a licensed insurance agent may contact you by telephone. Policy form number A007LNA05P or state equivalent. In LA, A255LLA05P; in NC, A098LNC05P; in NY, 0835Y-0805; in OK, A133LOK05P; in OR, A140LOR05P; in PA, A007LNA05P; in TX, A151LTX05P. Life insurance is underwritten by United of Omaha Life Insurance Company or Companion Life Insurance Company. United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide, except New York. In New York, Companion Life Insurance Company, Hauppauge, NY 11788. Companion Life Insurance Company is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations.

UNITED OF OMAHA LIFE INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY
MUTUAL of OMAHA AFFILIATES

Get your kids off to a good start with Children's Whole Life Insurance



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WHY BUY LIFE INSURANCE FOR CHILDREN?

There are several important reasons

The most basic reason is to cover costs associated with an unexpected loss.

But one of the most important reasons is to help protect a child's future insurability.

Children's Whole Life Insurance is simplified coverage that's easy to apply for.

Check these features:

- Available for ages 14 days to 25 years
- Available in face amounts of \$5,000 to \$30,000

- Additional policies may be purchased in the future without evidence of insurability
- Level premiums for the life of the policy (policy matures at age 100)*
- Simplified application
- No medical underwriting and limited health questions
- Builds cash value
- Rates never increase with age
- Benefits never decrease
- Easy payment options

*Maturity age may vary by state.

See how affordable coverage for your children can be

Children's Whole Life Annual Premiums (per \$1,000)**

Ages in Years	Unisex
0-4	3.60
5-9	4.56
10-14	5.40
15-19	7.08
20-25	8.64

Rate Calculation

A	Number of thousands of face amount	_____
B	Premium per thousand (from the rate chart provided)	\$_____
C	Premium = Number of thousands x premium per thousand (A x B)	\$_____
D	Add annual policy fee	\$12.00
E	Total annual premium (C + D)	\$_____
F	Modal Factors Bank Service Plan .0833 Semiannual .50 Quarterly .25 Modal Premium (E x Modal Factor)	\$_____

**Annual policy fee of \$12 not included.

