

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL *of* OMAHA COMPANY

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# **IDN WHOLE LIFE EXPRESS**

**PRODUCT AND UNDERWRITING GUIDE**

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Whole Life Express is a whole life product that pays benefits directly to the person the individual chooses to help take care of outstanding medical bills, unexpected expenses or debt that the individual may leave behind. Features include:

- Non-cancelable coverage, as long as premiums are paid
- Coverage up to table 4
- Benefits that never decrease
- Rates that never increase with age
- Cash value that can be borrowed against
- Income tax free benefits paid to the beneficiary under current federal tax laws
- Full death benefit, less any outstanding policy loans and loan interest, paid to the policyowner at age 100 if the insured is still alive

	<b>Whole Life Express</b>
<b>Issue Ages</b>	0-80
<b>Minimum face amount</b>	\$5,000
<b>Maximum face amount</b>	\$25,000
<b>Death benefit</b>	Level Death Benefit
<b>Premiums based on</b>	Five-year age band, Gender, Tobacco/Nontobacco
<b>Classes</b>	Standard (up to table 4)
<b>Modal Factors</b>	<ul style="list-style-type: none"> <li>• Annual (1.00)</li> <li>• Semiannual (0.52)</li> <li>• Quarterly (0.275)</li> <li>• Monthly BSP (0.089)</li> </ul>
<b>Policy fees</b>	\$36

### **Policy Exclusions**

The policy's face amount will not be paid if the client's death results from suicide, while sane or insane, within two years of the date of issue (in CO, MO and ND, within one year). Instead, we will pay the sum of premiums paid since issue 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.

Base plan and product features may not be available in all states. Exclusions, limitations and reductions may apply.

## Underwriting Requirement:

<b>WHOLE LIFE EXPRESS Underwriting Requirements</b>	
<b>Age</b>	<b>Face Amount</b>
0-80	\$5,000-\$25,000
	<ul style="list-style-type: none"><li>■ Simplified U/W Standard – Table 4</li><li>■ Health Questions on application</li><li>■ Build Chart</li><li>■ MIB</li><li>■ Pharmaceutical database</li><li>■ Random phone interviews</li></ul>
	(Subject to maximum amount of WLE coverage)

## Build Chart

<b>Height</b>	<b>Maximum Weight</b>
<b>4 Feet</b>	
8"	197
9"	202
10"	208
11"	214
<b>5 Feet</b>	220
1"	226
2"	232
3"	238
4"	245
5"	251
6"	258
7"	265
8"	274
9"	282
10"	289
11"	298
<b>6 Feet</b>	305
1"	313
2"	321
3"	329
4"	338
5"	347
6"	358
7"	367
8"	376
9"	385
10"	395

# CALCULATE YOUR PREMIUM

Annual Premiums Per \$1,000 of Coverage

Issue Age	Whole Life Express			
	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
0-4	\$6.80	\$6.80	\$6.10	\$6.10
5-9	\$7.70	\$7.70	\$6.90	\$6.90
10-14	\$8.80	\$8.80	\$7.80	\$7.80
15-19	\$10.00	\$10.00	\$9.00	\$9.00
20-24	\$11.60	\$17.00	\$10.50	\$12.50
25-29	\$13.80	\$21.00	\$12.50	\$15.00
30-34	\$16.50	\$25.00	\$14.50	\$17.50
35-39	\$20.00	\$30.00	\$17.00	\$20.50
40-44	\$25.00	\$35.00	\$19.50	\$24.00
45-49	\$30.00	\$41.00	\$22.00	\$30.00
50-54	\$35.00	\$46.00	\$25.00	\$33.00
55-59	\$41.00	\$58.00	\$32.00	\$40.00
60-64	\$53.00	\$80.00	\$40.00	\$51.00
65-69	\$68.00	\$111.00	\$51.00	\$72.00
70-74	\$95.00	\$154.00	\$67.00	\$108.00
75-79	\$131.00	\$196.00	\$97.00	\$149.00
80	\$184.00	\$238.00	\$155.00	\$198.00

<b>Follow these steps to calculate premium.</b>	<b>Example</b> (Male, age 60, Nontobacco, needs \$10,000 of Whole Life Express coverage)	<b>My Whole Life Express Plan</b> Death Benefit \$ _____
1. Divide the desired death benefit amount by 1,000. (Minimum \$5,000; maximum \$25,000)	1. <b>10</b>	_____
2. Locate the rate chart for the plan you chose. Look for your age group and tobacco user status, if applicable. Identify the premium rate per thousand.	2. <b>\$53.00</b>	\$ _____
3. Multiply #1 by #2 above.	3. <b>\$530.00</b>	\$ _____
4. Add policy fee of \$36	4. <b>\$566.00 Annual Premium</b>	\$ _____
5. Payment Options: Multiply annual premium by:	5. Monthly <b>\$50.37</b> Semiannual <b>\$294.32</b> Quarterly <b>\$155.65</b>	\$ _____ \$ _____ \$ _____
• 0.089 for monthly bank draft		
• 0.52 for semiannual		
• 0.275 for quarterly		

## STATE SPECIAL: Whole Life Express:

Washington

Face Amounts	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
\$5,000-\$25,000	Age 0-69	Age 0-59	Age 0-74	Age 0-64
\$10,000-\$25,000				Age 65-69
\$25,000 only	Age 70-80	Age 60-80	Age 75-80	Age 70-80



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**  
on Animal Planet



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Whole Life Express Policy Form 6879L-0202, or state equivalent. In OK, 6918L-0202. In OR, 6949L-0202. In TX, 6920L-0202.