



UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Product Overview

Underwriting	Simplified Underwriting - Cascading App	
Issue Ages	45-85	
State Availability	Level Benefit - All States Graded Benefit - All except AR, MT, NC or WA	
Dual Contracting	No	
Minimum Face Amount	\$2,000	
Maximum Face Amount	Level - \$40,000	Graded - \$20,000
E&O Required - Yes/No	No	
Death Benefit Months 1-24	Level - 100% of Face Amount Graded - 110% of Premiums Paid	
Death Benefit Months 25+	Level & Graded 100% of Face Amount	
Accidental Death Benefit	100% of Face Amount	

Available Riders

2 Riders	(Level Only) Terminal Illness or Nursing Home Confinement Rider; Accelerated Death Benefit
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Sales Information

E-App Available	Yes
Voice Signature Available	No
Paper App Available	Yes
Payments Acceptable	Bank Draft
Face to Face Required	No

Commission Information

Renewals	Yes
Advancing	Yes - 6 or 9 Month
Chargebacks	Advanced Commissions - Charged back what is not earned (Example: If 4 months of premium was paid on a 6 month advancing, 2 months are charged back) As Earned Commissions - Only chargeback what is reversed (NSF/Rescission)
	Commissions Paid Daily