

**UNITED OF OMAHA LIFE INSURANCE COMPANY  
COMPANION LIFE INSURANCE COMPANY**

MUTUAL of OMAHA AFFILIATES

# 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.*



Mutual of Omaha

Life insurance underwritten by:  
**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)

Availability of products and features may vary by state.

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What would you like to pass along to your **grandkids?**



Mutual of Omaha



PROTECTION | SAFETY | SECURITY | COLLEGE TUITION

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**WILD KINGDOM**



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**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.”**

