

# Priority Reward 30<sup>SM</sup>

30-Year Term Life Insurance with return-of-premium feature



## PLAN HIGHLIGHTS

### TERM PERIOD

30 years

### ISSUE AGES

(Age Last Birthday)

18-55

### FACE AMOUNTS

\$50,000-\$99,999

\$100,000-\$249,999

\$250,000-\$499,999\*

\$500,000-\$999,999\*

\$1,000,000 and above\*

\* Preferred Plus and Preferred classes are available for face amounts of \$250,000 and above

### UNDERWRITING CLASSES

Preferred Plus Nontobacco

Preferred Nontobacco

Preferred Tobacco

Standard Nontobacco

Standard Tobacco

### TABLE RATES

Tables AA (137%) to 16 (500%)

### TABLE RATE-UP PERCENTAGE

25% per table

### PREMIUM MODES (MODAL FACTORS)

Annual (1.00)

Semiannual (.52)

Quarterly (.275)

Monthly BSP (.089)

### POLICY FEE

\$60 per year

### RIDERS

Accelerated Benefit Rider (no cost)\*\*

Accidental Death Benefit Rider

Dependent Children's Rider

Waiver of Premium Rider

Note: Some restrictions apply

\*\* Subject to state approval

### CONVERSIONS

Before age 71

### PREMIUMS

Guaranteed level for the first 30 policy years

### RETURN OF PREMIUM PROVISION

Up to 100% return-of-premium after 30 years. If, at any time after the 10th policy year, you decide not to keep the policy, all or part of the annual mode premiums will be returned. This does not include any portion of premium resulting from a substandard rating or riders. In most cases, no premium is returned prior to year 11. In Texas and New Jersey, less than 100% of premium will be returned upon surrender in year 30. Please see illustration for exact surrender value.

### RENEWABILITY

After the initial (30-year) guarantee period, you may renew your Priority Reward 30 coverage for successive, one-year periods through age 94.

### RE-ENTRY

The policyowner may reapply for a new policy of the same type, with evidence of insurability, before age 56.

### 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 of the date of issue (in Colorado and North Dakota, within one year). Instead, we will pay the sum of premiums paid since issue. In Missouri, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

## SURRENDER OPTIONS

Instead of return-of-premium, the policyowner may exercise a nonforfeiture option that provides insurance. Reduced paid-up life insurance and extended term insurance amounts are shown in the policy.

## ADDITIONAL INFORMATION

Your policy includes a free-look provision. If you are not satisfied with your policy, return it to us or to your United of Omaha representative within the free-look period. The premium paid will be refunded, and your policy will be canceled as of the date any insurance becomes effective.

UNDERWRITTEN BY:

UNITED *of* OMAHA LIFE INSURANCE COMPANY

Home Office: Mutual of Omaha Plaza

Omaha, NE 68175

[mutualofomaha.com](http://mutualofomaha.com)



Mutual of Omaha

UNITED  
*of* OMAHA



INSURANCE  
MARKETPLACE  
STANDARDS  
ASSOCIATION

Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. The bank may not condition an extension of credit on your purchase of an insurance product or annuity through the bank or any of its affiliates. You are free to purchase the insurance product or annuity from another source.

Policy Form 6548L-0799, or state equivalent. In TX, 6567L-0799. In OK, 6556L-0799.