

TERM LIFE EXPRESS 15, 20, 30
PRODUCT AND UNDERWRITING GUIDE



SAFEGUARDING A FAMILY'S MOST IMPORTANT ASSET WITH TERM LIFE EXPRESS

This guide describes the specifications and features of term life insurance products designed to provide protection for mortgage holders. Term Life Express offers a variety of provisions and optional benefits that today's homeowners want.

More than just mortgage insurance, it gives clients and their families the peace of mind of knowing that money will be available to help pay off their mortgage or other debts if they die, or help make their mortgage payments if they suffer a disability.

Term Life Express target markets are:

- Young families
- Dual-income families
- People with long-term debts such as a mortgage
- Families with limited resources and large insurance needs

FEATURES

- **Can help pay off debts if they die**
In the event of death, provides cash that may be used to pay off debts, enabling the surviving spouse and children to keep the current lifestyle.
- **Can help provide income for mortgage payments if they become disabled**
In the event of a covered disability, this rider provides cash that can be used to make mortgage payments for either 18 or 30 months, after a 90-day* elimination period.
*In MD – 120-day elimination period.
- **Residential Damage Rider**
If the primary residence sustains \$25,000 or more of damage, this provision allows the monthly base premiums and riders to be waived for one six-month period.
- **Waives premiums if they become unemployed**
In the event of qualifying unemployment, provides for premiums to be waived for one six-month period.
- **Refunds all premium paid**
At the end of the policy term, this rider provides for a refund of all premiums paid if the life insurance is no longer needed.

PRODUCT SPECIFICATIONS

Terms:

Five-Year Guarantee (the premium is guaranteed for the first five policy years)

- 20-year Level Term
- 20-year Level Term with Return of Premium
- 30-year Level Term
- 30-year Level Term with Return of Premium

Full Guarantee (the premium is guaranteed for the entire term)

- 15-year Level Term
- 15-year Level Term with Return of Premium
- 20-year Level Term
- 20-year Level Term with Return of Premium
- 30-year Level Term
- 30-year Level Term with Return of Premium

Death Benefit Options:

Level Death Benefit

Face Amounts:

\$50,000 – \$400,000 (simplified underwriting)

Underwriting Classes:

Simplified Underwriting
Standard Tobacco
Standard Nontobacco

Premium Modes:

Annual (1.00)
Semiannual (.52)
Quarterly (.275)
Monthly BSP (.089)

Grace Period: 31 days

Policy Fee: \$60 per year, per policy*

*In North Carolina the \$60 per year applies to the following:
15-Year Full, 20-Year 5-year, 20-Year Full, 30-Year 5-year,
30-Year Full, without ROP policies

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 CO, MO and ND, within one year). Instead, we will pay the sum of premiums paid since issue. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

Issue Ages Based on Age Last Birthday:

Maximum issue ages may vary by state, product and risk class.

Term	Guarantee	Without ROP	With ROP NonTobacco	With ROP Tobacco
15-Year	Full	18-65	18-60	18-45
20-Year	5-year	18-65	18-60	18-55
20-Year	Full	18-60	18-60	18-55
30-Year	5-year	18-65	18-65	18-65
30-Year	Full	18-50	18-50	18-50

The noted <i>Term Life Express</i> products are not available for the states listed below					
State	15/15 – ROP	20/5 – ROP	20/20 – ROP	30/5 – ROP	30/30 – ROP
North Carolina		X		X	
Utah	X	X	X	X	X
Pennsylvania	X	X	X	X	X
Washington	X	X	X	X	X
Vermont	X	X	X	X	X

State Special Issue Ages

		MAXIMUM ISSUE AGE LIMITATION		
		National	FL, IN, NJ, OR, PA, UT	WA
15T Non-ROP	Nontobacco	65	65	65
	Tobacco	65	65	65
15T ROP	Nontobacco	60	60	Not Available
	Tobacco	45	45	Not Available
20T Short Guar Non-ROP	Nontobacco	65	65	60
	Tobacco	65	65	60
20T Short Guar ROP	Nontobacco	60	60	Not Available
	Tobacco	55	55	Not Available
20T Full Guar Non-ROP	Nontobacco	60	60	60
	Tobacco	60	60	60
20T Full Guar ROP	Nontobacco	60	60	Not Available
	Tobacco	55	55	Not Available
30T Short Guar Non-ROP	Nontobacco	65	50	50
	Tobacco	65	50	50*
30T Short Guar ROP	Nontobacco	65	50	Not Available
	Tobacco	65	50	Not Available
30T Full Guar Non-ROP	Nontobacco	50	50	50
	Tobacco	50	50	50
30T Full Guar ROP	Nontobacco	50	50	Not Available
	Tobacco	50	50	Not Available

*In WA available issue ages for female tobacco risks are age 20-50.

The Disability Income Rider is not available in the following:

- 15T with ROP – All ages
- 20T with ROP – Ages 46 and above

Term Life Express Underwriting Requirements

Age	Amount being Underwritten:	
	\$50,000 – \$250,000	\$250,001 – \$400,000
18-60	Simplified Underwriting – Standard through Table 4 Pharmaceutical Random Interview	Simplified Underwriting – Standard through Table 4 Pharmaceutical Phone Interview Oral Fluids
61-65	Simplified Underwriting – Standard through Table 4 Pharmaceutical Phone Interview APS (Mandatory)	Simplified Underwriting – Standard through Table 4 Pharmaceutical Phone Interview Oral Fluids APS (Mandatory)

Note:

Oral Fluid Kits can be obtained on SPA

Agent mails Oral Fluid Kit to Lab

Kit is processed through Clinical Reference Lab (CRL)

Height and Weight Chart

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

Disability Income Rider Occupational Guidelines

This section is designed to assist producers in knowing which occupations are uninsurable under Term Life Express Disability Income (DI) rider.

It is important that each application accurately describes the applicant's specific duties. Each applicant must have 12 months of earned income to be eligible for this rider.

If the applicant has more than one gainful occupation, whether full-time (30 or more hours per week), part-time or seasonal, all must be shown. Any decision on uninsurable occupations will be based on the one involving the greatest hazards. Income from the part-time or seasonal occupations will generally NOT be considered for determining monthly benefit amount eligibility/limits.

Uninsurable occupations and examples of some job duties are listed in alphabetical order. For occupations not listed, contact an underwriter for assistance. The uninsurable occupational list is a guide. Mutual of Omaha's underwriters utilizing all available sources of information will determine all final eligibility. Your assistance in providing precise details of any applicant's occupational duties will be beneficial toward determining any final eligibility status. Underwriting may require additional information regarding occupation and income.

Uninsurable occupations and examples of selected duties
Acid Manufacturing — Acid handlers, skilled workers, other workers
Acrobat
Actor/Actress
Armed Forces Personnel
Asbestos Removal Workers
Astrologer
Athlete, Professional — Baseball, Basketball, Bowling, Golf, Jockey, Karate Instructor, Ski Instructor, Skier, Swimming, Tennis
Automobile Industry — Assembly Workers, Factory
Aviation Industry — Air Traffic Control Specialist
Aviation Industry/Aircraft Crew — Flight Attendants, Other Pilots or Officers (balloon, bush, test, crop dusting, firefighting, instructor, law enforcement, cable or pipeline patrol or helicopter)
Bailbondsman
Bill Collector — Repossessing
Blaster or Explosive Handler
Broker — Floor trader
Building and Construction/Bridge Construction — Painter, Structural Steel Workers
Building and Construction/Building Cleaners, Exterior — Sandblasters

Building and Construction/General Construction — Explosive Handler or Blaster, Painter (exterior-structural steel), Steeplejack, Structural Steel Workers (includes metal tank erection), Tower Erectors, Tunnel Workers (shaft or subway)
Busboy, Busgirl
Casino Workers (Dealers, Pit Boss, workers on floor)
Chemical Industry — Acid or Caustic Material Handlers, Machine Operators, Maintenance Worker, Other Workers, Still and Tank Cleaners
Circus or Carnival Workers — Acrobat, Aerialists, High Wire Performers, Wild Animal Handlers or Attendants
Crop Duster (flying)
Diver
Dockworker, Stevedore, Wharfworker (water transportation)
Drivers — Ash, Garbage, Trash, Emergency Vehicle (other than Fire), Racing (all types), Taxicab
Engineer — Mining (underground mine)
Entertainment Industry (Movies/Radio/Television) — Actor/Actress/Entertainer
Explosive Handler or Blaster
Fashion Model
Firefighter
Fishing Industry/Fisher — Deep Sea — Others NEC (including divers)
Gambler, Professional
Garbage Collector
Guard — Prison or Correctional Facility
Guide — Mountain Climbing or River
Health Care Services, Professional — Masseur or Masseuse
Horse Breaker
Jockey
Junk Dealer
Law Enforcement — Jailer, Matron, Parole, Probation, Police Officer — Narcotics, Vice or Undercover, Prison Guard
Longshore Worker
Lumber Industry/Logging — Raft or River Crew
Lumber Industry/Road Building — Workers and Crew Supervisor
Lumber Industry/Sawmills — Laborer, Logpile Worker, Other Workers, Pond Worker, Slip Worker
Lumber Industry/Woods Crew — Fallers (shear operator), Chopper, Bucker, Busheler, Choke Setter, Chainsaw Operator, Hooker, Rigger, etc.
Lumber Industry/ Yard, Lumber — All Workers (non-clerical)
Marine Industry/Seagoing Vessels — Cargo — Crew
Masseur or Masseuse
Metal Industry — Workers in furnace rooms or those working with or near hot metal or slag

Mining Industry — Underground Workers, Generally; Hard Rock Miners
Mining Industry/Open Pit and Strip Mines — Blaster or Explosive Handler
Mining Industry/Underground Mines — Blaster or Explosive Handler, Engineer
Musician — Night Club, Restaurants, Lounges, Taverns, etc.
Printing and Publishing Industry (Books, Newspapers, Periodicals) — Author/Novelist/Writer — All Others [not salaried]
Public Utilities/Electric — Cable Splicer, Power Line Installer/Repairer, Troubleshooter, Tower Erectors, Tree Trimmers, Tunnel Workers (shaft or subway)
Public Utilities/Telephone, Telegraph, Cable TV — Lineman
Quarries — Blaster
Radium Workers
Rendering Plant Workers
Restaurant/Tavern Industry — Bartender (not owner), Busboy, Busgirl
Rodeo Performer
Steeplejack
Stevedore, Dockworker, Wharfworker (water transportation)
Structural Steel Workers (includes metal tank erection)
Stuntlady, Stuntman
Tattoo Artist/Body Piercing
Taxicab Driver
Trash Collector
Tree Trimmer/Surgeon
Wharfworker, Dockworker, Stevedore (water transportation)
Zoo Attendant — Wild Animal Handlers

Additional Product Features, Provisions and Riders

Subject to state approval

Return of Premium

The ROP feature allows the base insured to receive a refund, up to 100 percent of all premiums paid into the policy, upon surrender of the policy. For all products, the ROP amount will be reduced by any Disability Income benefits paid to the base insured. The ROP amount will return all premiums, paid and waived, including all policy fees and all rider premiums.

The Return of Premium percentages can vary by product, state, age, sex, and smoker status.

Below is an example for the 30/5 ROP product using a 'male – age 45 – Nontobacco'.

End of Year	Return of Premium Percentage
1-5	0%
6	1%
7	2%
8	3%
9	4%
10	5%
11	7%
12	9%
13	11%
14	13%
15	15%
16	17%
17	19%
18	21%
19	23%
20	27%
21	32%
22	37%
23	42%
24	48%
25	55%
26	62%
27	69%
28	78%
29	88%
30	100%

DI Rider Build Chart Unisex Table			
Height	5'0"	5'1"	5'2"
Weight	183	183	186
Height	5'3"	5'4"	5'5"
Weight	190	196	201
Height	5'6"	5'7"	5'8"
Weight	206	213	220
Height	5'9"	5'10"	5'11"
Weight	227	234	242
Height	6'0"	6'1"	6'2"
Weight	250	259	270
Height	6'3"	6'4"	6'5"
Weight	280	288	297
Height	6'6"	6'7"	6'8"
Weight	305	313	321
Height	6'9"	6'10"	
Weight	329	339	

Unemployment Provision

This provision has a 6 month benefit period where we will waive the premiums for the base plan and all riders if the Insured becomes unemployed. The base plan must be in force for 24 months (in PA, 9 months) before unemployment begins. The elimination period is 4 straight weeks of unemployment where the Insured is receiving state or federal unemployment benefits.* Proof of unemployment will be required at the time of claim. This will be a one time waiver.

*In Utah and Pennsylvania, from any recognized unemployment program.

Common Carrier Death Benefit Provision

This provision provides for an additional death benefit equal to 100 percent of the original face amount. If the base insured dies in an accident while a fare paying passenger on a common carrier (e.g., airplane, train, bus, etc.), we will pay the beneficiary the additional amount.

Disability Income Rider

The rider can only be added at issue. The premium is guaranteed only for the first year. The Insured can apply at issue for a maximum monthly benefit equal to the lesser of:

- 1.5 percent of the face amount at issue or
- \$3,000 per month or
- 60 percent of the Insured's monthly gross income (If group insurance disability coverage is in force, a maximum total benefit of 72 percent of the insured's monthly gross income may be allowed.)

The monthly benefit amount being applied for will be reduced by the amount of any individually owned Disability Income insurance already in-force. The Insured will also apply for either an 18-month benefit or a 30-month benefit. The monthly benefit amount and the benefit period cannot be changed after issue. The elimination period is 90* days. Pre-existing conditions are excluded from coverage during the first two years of the policy.

The minimum monthly benefit amount that can be applied for is \$250.

The Insured can use the 18 or 30 months of benefit at various times if the disability did not last the entire benefit period (i.e., initial disability lasted 12 months and so insured has 6 months of an 18-month benefit left). Once the Insured uses up the entire 18 or 30 months of disability benefits, the rider terminates and the premium drops off.

If the Insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available. However, if the Insured is in benefit he/she will continue to receive the remainder of the benefit as long as he/she is still disabled.

The rider premium stops on the anniversary date of the level period or the anniversary date following the Insured's 60th birthday.

The definition of disability will be "Any Occupation" for the entire 18 or 30 months. "Any Occupation" disability is defined as the Insured's inability to substantially perform in the usual and customary way the essential duties of any occupation for which the Insured may qualify by reason of education, training or experience.

The net monthly income disability benefit payable equals the monthly income benefit shown on the policy data pages, reduced by the amount of Social Insurance benefits received, if any, for the total disability being claimed. Social Insurance means disability or retirement benefits the Insured is receiving due to a current sickness or injury. Social Insurance benefits include: Social Security Disability or Retirement Benefits, Workers' Compensation Benefits, Government Retirement and/or Disability Fund Benefits, and Railroad Retirement Act Disability Income or Retirement Benefits.

Regardless of any reduction due to Social Insurance, benefits payable for Total Disability under this Rider will not be less than \$50 per month.

*In MD, elimination period is 120 days.

Waiver of Premium Due to Disability Rider

If the Insured becomes totally disabled and is unable to work, we will waive the premium for the base policy and all riders through the level period. The elimination period is 90* days. This benefit will continue as long as the Insured is disabled. If the Insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available.

The premium for this rider stops on the anniversary date of the level period or the anniversary date following the Insured's 60th birthday.

The definition of disability will be "Any Occupation." "Any Occupation" disability is defined as the insured's inability to substantially perform in the usual and customary way the essential duties of any occupation for which the Insured may qualify by reason of education, training or experience. The premium will be a percent of the total premium for the base policy and all other riders.

*In MD, elimination period is 120 days.

Residential Damage Rider

If the primary residence sustains \$25,000 or more of damage, this provision allows the monthly base premiums and riders to be waived for one six-month period.

Accelerated Death Benefit Rider

The rider can only be added at issue. An Accelerated Death Benefit Rider (no cost) will be available as an addition at issue.

The rider provides a lump-sum benefit if the Insured provides evidence that his/her life expectancy is 24 months or less. The lump-sum benefit is equal to 92 percent of the death benefit. Once the 92 percent benefit is paid out, the policy will be terminated.

In Florida life expectancy is 12 months or less. The lump-sum benefit is equal to 94 percent of the death benefit.

The ABR rider may not be available in all states.

Accidental Death Benefit Rider

The rider can only be added at issue. The issue age of the base insured must be 18-55.

The rider terminates and the premium stops at the earlier of the level period or the anniversary date of the policy following the Insured attaining age 65. The ADB amounts available are based on the issue age of the base insured and are as follows:

- Minimum ADB Amount: \$10,000
- Maximum ADB Amount: Issue Ages: 18 - 25 = \$100,000
Issue Ages: 26 - 55 = \$250,000

OR 1 times the face amount, whichever is less.

Premiums will not vary by sex or smoker classification.

Children's Rider

The rider can only be added at issue, and is available for the base policyowner only. The issue age of the base insured must be 18-55.

The rider terminates and the premium stops at the earlier of the anniversary date following the Insured's age 65 or the youngest child attains age 23. The Children's Rider covers all unmarried dependent children (age 15 days through 20 years (i.e., cannot be added after 20 years of age)) who are members of the Insured's household and listed in the application. Children born or adopted after issue of this rider are included automatically when they attain the age of 15 days.

When the coverage on a child expires, the child may, without evidence of insurability, convert to any form of permanent insurance up to \$5,000 for every \$1,000 of term coverage.

The annual premium for the Children's Rider is \$10 for every \$1,000 of insurance. This rider is available in amounts of \$5,000 and \$10,000.



Mutual of Omaha

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A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

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OFFICIAL SPONSOR

Product base plans, provisions, features and riders may not be available in all states and may vary by state.

Policy forms:

Full Guarantee

- 15-year level term: B630LNA07P, or state equivalent. In NC, B762LNC07P. In OK, B832LOK07P. In OR, B842LOR07P. In PA, B852LPA07P. In TX, B892LTX07P.
- 15-year level term with return of premium: B631LNA07P, or state equivalent. In NC, B763LNC07P. In OK, B833LOK07P. In OR, B843LOR07P. In TX, B893LTX07P.
- 20-year level term: B628LNA07P, or state equivalent. In NC, B760LNC07P. In OK, B830LOK07P. In OR, B840LOR07P. In PA, B850LPA07P. In TX, B890LTX07P.
- 20-year level term with return of premium: B629LNA07P, or state equivalent. In NC, B761LNC07P. In OK, B831LOK07P. In OR, B841LOR07P. In TX, B891LTX07P.
- 30-year level term: B634LNA07P, or state equivalent. In NC, B766LNC07P. In OK, B836LOK07P. In OR, B846LOR07P. In PA, B856LPA07P. In TX, B896LTX07P.
- 30-year level term with return of premium: B635LNA07P, or state equivalent. In NC, B767LNC07P. In OK, B837LOK07P. In OR, B847LOR07P. In TX, B897LTX07P.

Five-Year Guarantee

- 20-year level term: B626LNA07P, or state equivalent. In NC, B758LNC07P. In OK, B828LOK07P. In OR, B838LOR07P. In PA, B848LPA07P. In TX, B888LTX07P.
- 20-year level term with return of premium: B627LNA07P, or state equivalent. In OK, B829LOK07P. In OR, B839LOR07P. In TX, B889LTX07P.
- 30-year level term: B632LNA07P, or state equivalent. In NC, B764LNC07P. In OK, B834LOK07P. In OR, B844LOR07P. In PA, B854LPA07P. In TX, B894LTX07P.
- 30-year level term with return of premium: B633LNA07P, or state equivalent. In OK, B835LOK07P. In OR, B845LOR07P. In TX, B895LTX07P.

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