

# › Protect Your Life Insurance Needs Now

WHILE MAKING ROOM FOR FUTURE FLEXIBILITY

A life insurance policy is a great way to protect your loved ones from the unexpected. **But life changes** over time – and sometimes your life insurance needs change as well.

Special no-cost add-ons to your life insurance policy offer added flexibility to help account for life's changes.

**Here's how they work.**



## Guaranteed Refund Option Rider

When your policy has been in force for 15 years, there is a 60-day window in which you can surrender your policy and receive up to 50 percent of your premiums back.

At years 20, 21, 22, 23, 24 and 25, you have additional 60-day windows.\* During these 60-day periods, you can surrender your policy and receive up to 100 percent of your premiums back – no questions asked. If your surrender value is greater than the refund amount, you would receive that amount instead.

If you don't exercise the rider, there is no impact on the policy. As long as the appropriate premiums are paid, your policy remains in force.

**What this means to you:** If you no longer need the life insurance coverage, this money can be used to supplement retirement savings, purchase an income annuity, help pay for long-term care insurance or for whatever reason you choose.

Enhanced Surrender Value Rider, ICC14L125R or state equivalent; D507LNA14R in AZ, CA, CT, DC, DE, FL, ND, SD and VI. 963Y-0514 in NY.

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. United of Omaha is not licensed in New York and does not conduct business in New York. In New York, Companion Life Insurance Company, Hauppauge, NY 11788-2934, underwrites life insurance and is licensed in New York. Each company is responsible for its own financial and contractual obligations. These policies have limitations and exclusions. For costs and complete details of coverage, contact your insurance agent/producer or the company.

77428

## Accelerated Death Benefit Rider\*\*

Chronic Illness Rider – provides benefits if at sometime during the life of your policy you are unable to perform two of six Activities of Daily Living for 90 consecutive days or if you experience severe cognitive impairment.

Terminal Illness Rider – extends benefits if you provide evidence that your life expectancy is 12 months or less.

**What this means to you:** Both riders can help with long-term care costs, unexpected bills and other expenses associated with illness. In short, this money can provide more comfort during a difficult time.

Terminal Illness Accelerated Death Benefit, D433LNA13R or state equivalent; ICC13L098R in ID, LA, NC, OK, OR, PA, TX and WA. 957Y-0813 in NY.

Chronic Illness Accelerated Death Benefit, D438LNA13R or state equivalent; ICC13L099R in ID, LA, NC, OK, OR, PA, TX and WA. D478LFL13R in FL, 958Y-0813 in NY.

\*The refund amount is capped at 35 percent of the policy's lowest face amount and is reduced by any previous withdrawals and outstanding loans.

\*\*The Accelerated Death Benefit Rider being shown is not available in CA.