



Term Life AnswersSM Enhancements

Effective August 1, 2010

Effective August 1, 2010, we are making some enhancements to our Term Life Answers product. The product will have new, competitive rates, a reduced policy fee and increased issue ages.* Term Life Answers is still the same simple affordable term product that answers the insurance needs of your clients.

What's new

- **Premiums** – New premiums are very competitive for both male and female at Preferred Nontobacco, Standard Nontobacco and Standard Tobacco risk classes with a strong focus on ages 40-60
- **Reduced Policy Fee** – From \$65 to \$62.50 for all bands
- **Increased Maximum Issue Age for all Nontobacco users except WA**

	Old	New (as of 8-1-10)
10T	18-75	18-80
15T	18-70	18-74
20T	18-65	18-68
30T	18-50	18-55

- **Accelerated Benefit Rider (ABR) Disclosure Form in Application Packets** – There will be only one ABR form in the application packets. The new form is not yet available in Massachusetts, Maryland, New York and Oklahoma.

More reasons to sell Term Life Answers

- **Compensation** – There are no changes to compensation.
- **Commissionable Policy Fee** – For all policies under \$500,000 face amount
- **iGO e-AppSM** – Electronic application solution from iPipelineTM. Available in all states except: FL, NM and NY
- **Age Last Birthday Advantage** – Plus, the ability to backdate a full six months to save age
- **Fit Underwriting Credit Program** – Provides the opportunity for underwriting credits that could improve the risk class offer from slightly rated to standard using medical and lifestyle credits
- **Exceptional Conversion Privilege** – Convert to our best UL products
- **Speed eTicketSM** – A drop ticket process that includes a trusted third-party vendor, EMSI (Examination Management Services, Inc.), to work with your clients on completion of the application. Available in all states except: CT, FL, MA, NM, NY, TX, VA and WA



To learn more, call your Sales Director or Sales Support at (800) 693-6083 or sales.support@mutualofomaha.com.

* For United of Omaha only.

Life insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY 11788-2934, underwrites life insurance.

Life Insurance Term Life AnswersSM Enhancements



July 21, 2010

PRODUCT

Term Life Answers Enhancements Effective August 1, 2010

Effective August 1, 2010, we are making some enhancements to our Term Life Answers product. The product will have new competitive rates, a reduced policy fee and increased issue ages. Term Life Answers is still the same simple affordable term product that answers the insurance needs of your clients.

United of Omaha Life Insurance Company and Companion Life Insurance Company are committed to the term marketplace. Our financial strength, highly recognized brand, competitive price position, as well as our Age Last Birthday advantage make us an appealing choice for you, your producers and clients.

What's New:

- **Premiums** – New competitive rates for both male and female at Preferred Nontobacco, Standard Nontobacco and Standard Tobacco risk classes with a strong focus on ages 40-60
- **Reduced Policy Fee** - From \$65.00 to \$62.50 for all bands
- **Increased the Maximum Issue Ages for all Non-tobacco users except in WA and NY.**

	Old	New (as of 8-1-10)
○ 10T	18-75	18-80
○ 15T	18-70	18-74
○ 20T	18-65	18-68
○ 30T	18-50	18-55

• **Accelerated Benefit Rider Disclosure (ABR) Form in Application Packets** – There will only be one ABR form in the Fully Underwritten application packets. This eliminates having a separate ABR form for different products and also decreases the application packet size.

Please Note: Massachusetts, Maryland and Oklahoma have not approved the new ABR form so the old ABR forms will still need to be used. **New York** has not approved the new ABR form or Fully Underwritten application so the new application packet and new ABR form will not be available in New York. Please continue to use application packet YA0107_1108.

More reasons to sell Term Life Answers

- **Compensation – No change**
Commission Schedules and Transmittals are available on Sales Professional Access (SPA). If you have any questions regarding compensation, please contact the Distribution Compensation Support Center at 800-475-4465.
- **Commissionable policy fee** - For all policies under \$500,000 face amount
- **Age Last Birthday Advantage** – Plus, the ability to backdate a full 6 months to save age

•**Underwriting Fit Credit Program** - Policies with face amounts between \$250,000 and \$1,000,000 with a base rating after normal credits of table 4 or less are eligible for underwriting credits that could improve the risk class offer using medical and lifestyle credits

•**Exceptional Conversion Privilege** - Term policies can be converted to our best available UL product and we extended the conversion period on our 30-year level term from 15 years to 20 years on July 1, 2010 (not yet approved in MA and NY)

•**New Term Exchange Program**. - Exchange other companies' standard or better Term Life policies for one of United of Omaha's competitive Term or Universal Life policies (Not available in NY)

•**iGO e-App™** - Term Life Answers is available on iGO e-App through iPipeline and is available in all states except; FL, NM and NY

•**Speed eTicketSM** - A drop ticket process for iGO eApp that includes a trusted third-party vendor, EMSI (Examination Management Services, Inc.), to work with your clients on completion of the application for health questions. Available in all states except; CT, FL, MA, NM, NY, TX, VA and WA.

Transition Rules and Sales Tools

•**Transition Rules** Term Life Answers 10, 15, 20, 30 applications signed before **August 1, 2010** and received in the home office by **August 15, 2010** will be issued with the old rates and old policy fee. Applications for Term Life Answers signed **August 1, 2010** and thereafter will be issued with the new rates and new policy fee.

•**New Proposal Software** Winflex will be updated on **August 1, 2010** and may be accessed through Internet updating or SPA software downloads. Please remember to update your software.

•**Revised Marketing Material** New materials are available on Sale Professional Access (SPA) at www.mutualofomaha.com/broker. To order materials or if you have any questions, contact Sales Support at 800-693-6083 or sales.support@mutualofomaha.com.

Item	New Item Number	Replaces
United of Omaha Life Insurance Company		
Term Life Answers Tri-fold Brochure	LC7369_0810	LC7369
Term Life Answers Highlight Sheet (Available on SPA Only)	LC7371_BW_0810	LC7371_BW
Term Life Answers Product Guide (Available on SPA Only)	L8238_0810	L8238
Term Life Answers Premium Guide (Available on SPA Only)	L8239_0810	L8239
New Jersey Term Life Answers Tri-fold Brochure	LC7603_NJ_0810	LC7603_NJ
Fully Underwritten Application packets	LAP1099_State_0810	LAP1099_State_0310
Companion Life Insurance Company		
Term Life Answers Tri-fold Brochure	YC2026_0810	YC2026_0310
Term Life Answers Highlight Sheet (Available on SPA Only)	YC2027_BW_0810	YC2027_BW_0310
Term Life Answers Premium Guide (Available on SPA Only)	Y6887_0810	Y6887_0310
Term Life Answers Product Guide (Available on SPA Only)	Y6886_0810	Y6886_0310

For additional Information on Term Life Answers please contact your Sales Director or Sales Support at 800-693-6083 or sales.support@mutualofomaha.com.

In New York, life insurance is underwritten by Companion Life Insurance Company. Home Office: Hauppauge, NY 11788-2934.