

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL *of* OMAHA COMPANY

TERM LIFE EXPRESS 15, 20, 30

RATE GUIDE



Mutual *of* Omaha

FIVE YEAR GUARANTEE RATES —
(Simplified Underwriting – Face Amount \$50,000 - \$400,000)

30-year Level Term (5-year Guarantee) Simplified Underwriting Face Amount \$50,000 to \$400,000 30-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.49	2.82	1.40	2.61
19	1.49	2.82	1.40	2.61
20	1.49	2.82	1.40	2.61
21	1.49	2.82	1.40	2.61
22	1.49	2.82	1.40	2.61
23	1.49	2.82	1.40	2.61
24	1.49	2.82	1.40	2.61
25	1.49	2.82	1.40	2.61
26	1.52	2.92	1.44	2.71
27	1.56	3.02	1.48	2.81
28	1.59	3.13	1.53	2.92
29	1.62	3.24	1.57	3.03
30	1.66	3.35	1.62	3.15
31	1.76	3.55	1.70	3.34
32	1.86	3.76	1.79	3.53
33	1.97	3.99	1.88	3.74
34	2.09	4.23	1.98	3.97
35	2.21	4.48	2.08	4.20
36	2.40	4.88	2.26	4.58
37	2.61	5.32	2.46	5.00
38	2.84	5.81	2.67	5.45
39	3.08	6.33	2.90	5.94
40	3.35	6.90	3.15	6.48
41	3.65	7.50	3.43	7.04
42	3.97	8.15	3.73	7.65
43	4.33	8.85	4.06	8.31
44	4.71	9.62	4.42	9.03
45	5.13	10.45	4.81	9.81
46	5.63	11.33	5.23	10.51
47	6.18	12.28	5.69	11.26
48	6.78	13.31	6.19	12.07
49	7.44	14.43	6.73	12.93
50	8.16	15.64	7.32	13.86
51	8.75	16.68	7.84	14.82
52	9.38	17.79	8.39	15.84
53	10.06	18.97	8.98	16.94
54	10.79	20.23	9.62	18.11
55	11.57	21.58	10.30	19.36
56	12.38	23.33	11.16	20.86
57	13.24	25.23	12.08	22.47
58	14.16	27.28	13.09	24.20
59	15.15	29.50	14.17	26.07
60	16.20	31.90	15.35	28.09
61	18.18	35.25	17.19	30.25
62	20.40	38.95	19.25	32.58
63	22.88	43.04	21.56	35.08
64	25.68	47.55	24.15	37.78
65	28.81	52.55	27.05	40.69

30-year Level Term with Return of Premium (5-year Guarantee) Simplified Underwriting Face Amount \$50,000 to \$400,000 30-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.82	3.87	1.74	2.88
19	1.82	3.87	1.74	2.88
20	1.82	3.87	1.74	2.88
21	1.82	3.87	1.74	2.88
22	1.82	3.87	1.74	2.88
23	1.82	3.87	1.74	2.88
24	1.82	3.87	1.74	2.88
25	1.82	3.87	1.74	2.88
26	1.87	4.01	1.79	3.04
27	1.95	4.14	1.84	3.24
28	2.01	4.32	1.92	3.45
29	2.06	4.48	1.97	3.70
30	2.15	4.63	2.03	4.01
31	2.26	4.80	2.13	4.25
32	2.39	5.01	2.24	4.49
33	2.51	5.23	2.37	4.75
34	2.66	5.46	2.50	5.05
35	2.79	5.69	2.63	5.34
36	3.03	6.20	2.85	5.82
37	3.29	6.76	3.10	6.35
38	3.61	7.44	3.40	6.98
39	3.92	8.11	3.69	7.61
40	4.26	8.84	4.01	8.30
41	4.64	9.45	4.36	8.88
42	5.05	10.11	4.74	9.49
43	5.55	10.89	5.20	10.23
44	6.03	11.65	5.66	10.93
45	6.57	12.54	6.16	11.78
46	7.21	13.60	6.70	12.62
47	7.92	14.74	7.29	13.52
48	8.75	15.98	7.93	14.37
49	9.60	17.32	8.62	15.39
50	10.53	18.77	9.37	16.50
51	11.29	20.02	10.04	17.64
52	12.11	21.35	10.74	18.85
53	12.98	22.96	11.50	20.16
54	13.92	24.48	12.32	21.56
55	14.93	26.12	13.19	23.04
56	15.98	27.77	14.29	24.83
57	17.08	29.52	15.35	26.97
58	18.27	31.65	16.63	29.04
59	19.55	33.63	17.86	31.55
60	20.90	36.05	19.35	33.99
61	23.09	39.13	21.49	36.00
62	25.71	42.46	23.87	38.45
63	28.60	46.06	26.74	40.70
64	31.59	50.41	29.71	43.45
65	35.15	55.18	33.01	46.39

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFLEX to generate an accurate premium when combining Level Term with Return of Premium and riders.

**20-year Level Term
(5-year Guarantee)
Simplified Underwriting
Face Amount \$50,000 to \$400,000
20-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.26	2.33	1.19	2.19
19	1.26	2.33	1.19	2.19
20	1.26	2.33	1.19	2.19
21	1.26	2.33	1.19	2.19
22	1.26	2.33	1.19	2.19
23	1.26	2.33	1.19	2.19
24	1.26	2.33	1.19	2.19
25	1.26	2.33	1.19	2.19
26	1.30	2.39	1.22	2.25
27	1.33	2.45	1.26	2.30
28	1.37	2.52	1.29	2.36
29	1.41	2.58	1.32	2.42
30	1.45	2.65	1.36	2.48
31	1.51	2.81	1.42	2.64
32	1.58	2.99	1.48	2.80
33	1.65	3.17	1.55	2.98
34	1.72	3.37	1.62	3.16
35	1.80	3.58	1.69	3.36
36	1.96	3.92	1.84	3.68
37	2.13	4.29	2.00	4.03
38	2.31	4.70	2.17	4.42
39	2.51	5.15	2.36	4.84
40	2.73	5.64	2.57	5.30
41	2.95	6.10	2.78	5.73
42	3.19	6.60	3.01	6.20
43	3.45	7.14	3.27	6.70
44	3.73	7.72	3.54	7.25
45	4.03	8.35	3.83	7.84
46	4.43	9.03	4.20	8.48
47	4.86	9.76	4.60	9.16
48	5.34	10.56	5.03	9.91
49	5.86	11.41	5.51	10.71
50	6.44	12.34	6.04	11.58
51	6.94	13.45	6.51	12.62
52	7.47	14.66	7.01	13.76
53	8.05	15.98	7.55	15.00
54	8.67	17.42	8.14	16.36
55	9.34	18.99	8.77	17.83
56	10.28	20.67	9.65	19.40
57	11.32	22.49	10.63	21.12
58	12.46	24.48	11.70	22.98
59	13.72	26.65	12.88	25.01
60	15.10	29.00	14.18	27.22
61	17.08	32.46	16.04	29.32
62	19.32	36.34	18.14	31.58
63	21.85	40.68	20.51	34.02
64	24.71	45.53	23.20	36.64
65	27.95	50.97	26.24	39.47

**20-year Level Term with Return of Premium
(5-year Guarantee)
Simplified Underwriting
Face Amount \$50,000 to \$400,000
20-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.15	4.18	1.77	2.87
19	2.15	4.18	1.77	2.87
20	2.15	4.18	1.77	2.87
21	2.15	4.18	1.77	2.87
22	2.15	4.18	1.77	2.87
23	2.15	4.18	1.77	2.87
24	2.15	4.18	1.77	2.87
25	2.15	4.18	1.77	2.87
26	2.21	4.28	1.86	3.09
27	2.25	4.39	1.97	3.34
28	2.32	4.49	2.08	3.64
29	2.37	4.60	2.20	4.02
30	2.44	4.72	2.33	4.44
31	2.56	5.01	2.43	4.70
32	2.69	5.36	2.55	4.96
33	2.83	5.68	2.67	5.25
34	2.96	6.07	2.81	5.53
35	3.12	6.45	2.93	5.85
36	3.42	7.10	3.21	6.48
37	3.75	7.81	3.52	7.22
38	4.09	8.65	3.85	8.01
39	4.50	9.53	4.23	8.86
40	4.92	10.50	4.63	9.86
41	5.34	11.41	5.01	10.72
42	5.84	12.41	5.42	11.66
43	6.35	13.43	5.86	12.60
44	6.94	14.60	6.34	13.71
45	7.54	15.87	6.86	14.90
46	8.29	17.16	7.61	16.03
47	9.09	18.55	8.38	17.23
48	9.99	20.17	9.26	18.64
49	10.96	21.80	10.25	20.03
50	12.05	23.57	11.36	21.54
51	12.98	25.02	12.24	22.59
52	14.05	26.54	13.18	23.67
53	15.14	28.29	14.20	24.90
54	16.39	30.14	15.31	26.18
55	17.66	32.10	16.49	27.64
56	19.23	-	17.95	-
57	20.83	-	19.56	-
58	22.68	-	21.30	-
59	24.70	-	23.19	-
60	26.88	-	25.25	-

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFlex to generate an accurate premium when combining Level Term with Return of Premium and riders.

FULL GUARANTEE RATES —
(Simplified Underwriting – Face Amount \$50,000 - \$400,000)

15-year Level Term (Full Guarantee) Simplified Underwriting Face Amount \$50,000 to \$400,000 15-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.31	2.41	1.23	2.26
19	1.31	2.41	1.23	2.26
20	1.31	2.41	1.23	2.26
21	1.31	2.41	1.23	2.26
22	1.31	2.41	1.23	2.26
23	1.31	2.41	1.23	2.26
24	1.31	2.41	1.23	2.26
25	1.31	2.41	1.23	2.26
26	1.33	2.43	1.25	2.28
27	1.35	2.45	1.27	2.30
28	1.36	2.48	1.28	2.32
29	1.38	2.50	1.30	2.34
30	1.40	2.52	1.32	2.36
31	1.45	2.69	1.37	2.52
32	1.50	2.87	1.43	2.69
33	1.56	3.06	1.49	2.88
34	1.61	3.27	1.55	3.07
35	1.67	3.49	1.61	3.28
36	1.82	3.81	1.74	3.58
37	1.98	4.17	1.89	3.91
38	2.16	4.55	2.05	4.27
39	2.35	4.97	2.22	4.67
40	2.56	5.43	2.40	5.10
41	2.77	5.88	2.60	5.52
42	3.00	6.36	2.81	5.97
43	3.24	6.89	3.05	6.46
44	3.51	7.46	3.30	7.00
45	3.80	8.07	3.57	7.57
46	4.16	8.74	3.91	8.20
47	4.55	9.46	4.27	8.88
48	4.98	10.25	4.68	9.62
49	5.45	11.10	5.12	10.42
50	5.97	12.02	5.60	11.29
51	6.44	12.81	6.04	12.03
52	6.94	13.65	6.51	12.82
53	7.48	14.55	7.02	13.66
54	8.06	15.50	7.57	14.56
55	8.69	16.52	8.16	15.51
56	9.24	17.62	8.67	16.37
57	9.82	18.80	9.22	17.28
58	10.44	20.05	9.80	18.23
59	11.10	21.38	10.42	19.24
60	11.80	22.81	11.08	20.31
61	13.24	26.16	12.43	23.54
62	14.85	30.01	13.95	27.29
63	16.66	34.42	15.64	31.63
64	18.69	39.48	17.55	36.67
65	20.97	45.28	19.69	42.50

15-year Level Term with Return of Premium (Full Guarantee) Simplified Underwriting Policy Sizes \$50,000 to \$400,000 15-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	3.63	6.13	3.29	5.70
19	3.63	6.13	3.29	5.70
20	3.63	6.13	3.29	5.70
21	3.63	6.13	3.29	5.70
22	3.63	6.13	3.29	5.70
23	3.63	6.13	3.29	5.70
24	3.63	6.13	3.29	5.70
25	3.63	6.13	3.29	5.70
26	3.86	6.42	3.53	5.96
27	4.10	6.74	3.78	6.24
28	4.33	7.12	4.04	6.52
29	4.60	7.48	4.35	6.84
30	4.90	7.87	4.68	7.18
31	5.01	8.24	4.77	7.54
32	5.09	8.61	4.90	7.94
33	5.22	9.00	5.01	8.36
34	5.30	9.42	5.14	8.79
35	5.42	9.88	5.24	9.25
36	5.76	10.71	5.54	10.03
37	6.12	11.64	5.88	10.87
38	6.53	12.65	6.26	11.83
39	6.94	13.72	6.62	12.85
40	7.38	14.88	7.01	13.93
41	7.87	15.70	7.47	14.47
42	8.40	16.54	7.93	15.05
43	8.95	17.44	8.45	15.64
44	9.55	18.43	8.98	16.31
45	10.19	19.45	9.54	17.04
46	11.07	-	10.37	-
47	12.02	-	11.24	-
48	13.00	-	12.22	-
49	14.12	-	13.27	-
50	15.35	-	14.40	-
51	16.68	-	15.47	-
52	18.12	-	16.61	-
53	19.60	-	17.77	-
54	21.28	-	19.08	-
55	23.12	-	20.49	-
56	24.68	-	21.59	-
57	26.32	-	22.78	-
58	27.98	-	24.01	-
59	29.86	-	25.33	-
60	31.86	-	26.71	-

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFlex to generate an accurate premium when combining Level Term with Return of Premium and riders.

**20-year Level Term
(Full Guarantee)
Simplified Underwriting
Policy Sizes \$50,000 to \$400,000
20-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.36	3.02	1.28	2.58
19	1.36	3.02	1.28	2.58
20	1.36	3.02	1.28	2.58
21	1.36	3.02	1.28	2.58
22	1.36	3.02	1.28	2.58
23	1.36	3.02	1.28	2.58
24	1.36	3.02	1.28	2.58
25	1.36	3.02	1.28	2.58
26	1.43	3.06	1.34	2.66
27	1.49	3.09	1.41	2.74
28	1.57	3.13	1.47	2.83
29	1.64	3.16	1.55	2.92
30	1.72	3.20	1.62	3.01
31	1.80	3.40	1.69	3.20
32	1.89	3.61	1.76	3.40
33	1.98	3.84	1.84	3.61
34	2.07	4.08	1.92	3.83
35	2.17	4.33	2.00	4.07
36	2.36	4.71	2.19	4.43
37	2.57	5.13	2.39	4.81
38	2.80	5.58	2.61	5.23
39	3.05	6.07	2.85	5.69
40	3.32	6.60	3.12	6.19
41	3.60	7.21	3.38	6.76
42	3.90	7.87	3.67	7.39
43	4.23	8.60	3.97	8.07
44	4.59	9.39	4.31	8.82
45	4.98	10.26	4.67	9.63
46	5.41	10.99	5.07	10.32
47	5.88	11.77	5.51	11.05
48	6.38	12.61	5.99	11.84
49	6.93	13.50	6.51	12.68
50	7.53	14.46	7.07	13.58
51	8.19	15.57	7.69	14.63
52	8.91	16.77	8.37	15.75
53	9.70	18.07	9.10	16.97
54	10.55	19.46	9.90	18.27
55	11.48	20.96	10.77	19.68
56	12.95	23.56	12.15	22.12
57	14.61	26.49	13.71	24.87
58	16.48	29.78	15.47	27.96
59	18.59	33.47	17.45	31.43
60	20.97	37.63	19.69	35.33

**20-year Level Term with Return of Premium
(Full Guarantee)
Simplified Underwriting
Policy Sizes \$50,000 to \$400,000
20-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.24	5.11	2.08	4.42
19	2.24	5.11	2.08	4.42
20	2.24	5.11	2.08	4.42
21	2.24	5.11	2.08	4.42
22	2.24	5.11	2.08	4.42
23	2.24	5.11	2.08	4.42
24	2.24	5.11	2.08	4.42
25	2.24	5.11	2.08	4.42
26	2.36	5.21	2.19	4.55
27	2.49	5.26	2.33	4.72
28	2.64	5.36	2.45	4.87
29	2.79	5.41	2.61	5.06
30	2.95	5.51	2.74	5.21
31	3.06	5.85	2.86	5.54
32	3.18	6.25	2.98	5.85
33	3.31	6.65	3.13	6.21
34	3.42	7.10	3.27	6.55
35	3.56	7.54	3.40	6.96
36	3.92	8.29	3.75	7.71
37	4.35	9.19	4.14	8.47
38	4.79	10.10	4.55	9.37
39	5.28	11.11	5.02	10.36
40	5.85	12.28	5.53	11.46
41	6.38	13.34	5.99	12.44
42	6.95	14.49	6.54	13.45
43	7.53	15.74	7.07	14.61
44	8.22	17.09	7.72	15.79
45	8.97	18.58	8.36	17.15
46	9.85	19.68	9.18	17.96
47	10.82	20.84	10.09	18.90
48	11.87	22.07	11.09	19.78
49	13.10	23.49	12.18	20.80
50	14.39	24.88	13.37	21.87
51	15.48	26.16	14.39	22.97
52	16.67	27.51	15.57	24.10
53	17.95	29.10	16.75	25.29
54	19.42	30.56	18.12	26.50
55	20.90	32.28	19.50	27.95
56	22.02	-	20.54	-
57	23.38	-	21.80	-
58	24.89	-	23.21	-
59	26.59	-	24.78	-
60	28.73	-	26.78	-

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFlex to generate an accurate premium when combining Level Term with Return of Premium and riders.

**30-year Level Term
(Full Guarantee)
Simplified Underwriting
Policy Sizes \$50,000 to \$400,000
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.74	3.68	1.64	3.18
19	1.74	3.68	1.64	3.18
20	1.74	3.68	1.64	3.18
21	1.74	3.68	1.64	3.18
22	1.74	3.68	1.64	3.18
23	1.74	3.68	1.64	3.18
24	1.74	3.68	1.64	3.18
25	1.74	3.68	1.64	3.18
26	1.83	3.82	1.73	3.35
27	1.93	3.97	1.82	3.53
28	2.03	4.13	1.91	3.73
29	2.14	4.29	2.01	3.93
30	2.25	4.46	2.12	4.14
31	2.37	4.73	2.23	4.40
32	2.50	5.01	2.35	4.67
33	2.63	5.31	2.47	4.96
34	2.77	5.63	2.60	5.27
35	2.92	5.97	2.74	5.60
36	3.18	6.53	2.98	6.12
37	3.47	7.13	3.24	6.69
38	3.78	7.80	3.53	7.32
39	4.12	8.53	3.83	8.00
40	4.49	9.32	4.17	8.75
41	4.89	10.13	4.55	9.51
42	5.33	11.01	4.97	10.34
43	5.81	11.96	5.43	11.23
44	6.33	13.00	5.93	12.21
45	6.90	14.13	6.48	13.27
46	7.57	14.79	7.11	14.04
47	8.31	15.48	7.80	14.85
48	9.12	16.21	8.56	15.71
49	10.01	16.97	9.39	16.62
50	10.98	17.76	10.30	17.58

**30-year Level Term with Return of Premium
(Full Guarantee)
Simplified Underwriting
Policy Sizes \$50,000 to \$400,000
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.16	4.46	2.05	3.88
19	2.16	4.46	2.05	3.88
20	2.16	4.46	2.05	3.88
21	2.16	4.46	2.05	3.88
22	2.16	4.46	2.05	3.88
23	2.16	4.46	2.05	3.88
24	2.16	4.46	2.05	3.88
25	2.16	4.46	2.05	3.88
26	2.24	4.63	2.15	4.09
27	2.34	4.81	2.24	4.35
28	2.44	4.96	2.35	4.59
29	2.53	5.15	2.46	4.88
30	2.64	5.36	2.57	5.14
31	2.80	5.68	2.70	5.42
32	2.95	6.02	2.85	5.75
33	3.13	6.38	3.02	6.06
34	3.33	6.76	3.18	6.43
35	3.54	7.17	3.35	6.78
36	3.85	7.91	3.64	7.41
37	4.20	8.63	3.96	8.17
38	4.62	9.52	4.28	8.94
39	5.03	10.41	4.64	9.84
40	5.48	11.47	5.05	10.77
41	5.97	12.26	5.51	11.51
42	6.51	13.22	6.02	12.31
43	7.09	14.12	6.63	13.26
44	7.73	15.21	7.24	14.17
45	8.42	16.40	7.91	15.27
46	9.24	17.16	8.68	16.01
47	10.14	17.96	9.52	16.64
48	11.22	18.65	10.45	17.44
49	12.32	19.52	11.46	18.29
50	13.51	20.43	12.57	19.17

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFlex to generate an accurate premium when combining Level Term with Return of Premium and riders.

RIDERS

18-month Disability Income Rider Per \$100 of Monthly Benefit				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	7.51	7.57	10.48	10.58
19	7.51	7.57	10.48	10.58
20	7.51	7.57	10.48	10.58
21	7.51	7.57	10.48	10.58
22	7.51	7.57	10.48	10.58
23	7.51	7.57	10.48	10.58
24	7.51	7.57	10.48	10.58
25	7.51	7.57	10.48	10.58
26	7.51	7.57	10.48	10.58
27	7.51	7.57	10.48	10.58
28	7.51	7.57	10.48	10.58
29	7.51	7.57	10.48	10.58
30	8.48	8.55	11.71	11.82
31	8.97	9.05	12.36	12.48
32	9.52	9.60	13.09	13.22
33	10.07	10.16	13.86	14.00
34	10.65	10.75	14.65	14.80
35	11.14	11.25	15.39	15.55
36	11.77	11.98	15.95	16.38
37	12.43	12.74	16.55	17.29
38	13.10	13.54	17.13	18.20
39	13.79	14.37	17.71	19.16
40	14.49	15.25	18.33	20.20
41	15.22	16.16	18.92	21.25
42	15.98	17.12	19.56	22.40
43	16.71	18.08	20.17	23.57
44	17.51	19.14	20.82	24.84
45	18.44	20.37	21.51	26.23
46	19.89	22.21	22.82	28.46
47	21.38	24.15	24.19	30.86
48	22.92	26.21	25.53	33.37
49	24.51	28.38	26.89	36.03
50	26.15	30.69	28.27	38.86
51	27.85	33.13	29.67	41.88
52	29.60	35.74	31.08	45.11
53	31.42	38.52	32.50	48.57
54	33.31	41.49	33.95	52.28
55	35.56	45.06	35.76	56.83

30-month Disability Income Rider Per \$100 of Monthly Benefit				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	9.42	9.51	12.62	12.74
19	9.42	9.51	12.62	12.74
20	9.42	9.51	12.62	12.74
21	9.42	9.51	12.62	12.74
22	9.42	9.51	12.62	12.74
23	9.42	9.51	12.62	12.74
24	9.42	9.51	12.62	12.74
25	9.42	9.51	12.62	12.74
26	9.42	9.51	12.62	12.74
27	9.42	9.51	12.62	12.74
28	9.42	9.51	12.62	12.74
29	9.42	9.51	12.62	12.74
30	10.69	10.81	14.18	14.32
31	11.35	11.50	15.06	15.21
32	12.10	12.28	16.05	16.21
33	12.87	13.09	17.11	17.28
34	13.69	13.95	18.22	18.41
35	14.40	14.71	19.30	19.50
36	15.24	15.68	20.05	20.55
37	16.12	16.68	20.86	21.70
38	17.01	17.74	21.64	22.85
39	17.94	18.84	22.43	24.07
40	18.90	20.00	23.27	25.38
41	19.88	21.21	24.09	26.72
42	20.91	22.49	24.96	28.18
43	21.91	23.77	25.81	29.66
44	23.01	25.18	26.71	31.28
45	24.28	26.83	27.68	33.05
46	26.24	29.28	29.45	35.88
47	28.27	31.88	31.30	38.94
48	30.38	34.62	33.14	42.13
49	32.56	37.54	35.00	45.52
50	34.83	40.63	36.91	49.14
51	37.19	43.93	39.41	53.00
52	39.65	47.45	42.02	57.14
53	42.20	51.22	44.72	61.58
54	44.86	55.25	47.54	66.36
55	48.05	60.10	50.92	72.21

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFlex to generate an accurate premium when combining Level Term with Return of Premium and riders.

**Accidental Death Benefit Rider
Does Not Vary By Sex or Risk Class**

Issue Age	Rate per \$1,000
18	1.00
19	1.00
20	1.00
21	1.00
22	1.00
23	1.00
24	1.00
25	1.00
26	1.00
27	1.00
28	1.00
29	1.00
30	1.00
31	1.00
32	1.00
33	1.00
34	1.00
35	1.00
36	1.02
37	1.04
38	1.06
39	1.08
40	1.10
41	1.12
42	1.14
43	1.16
44	1.18
45	1.20
46	1.23
47	1.25
48	1.28
49	1.32
50	1.35
51	1.38
52	1.42
53	1.46
54	1.50
55	1.55

Note: Accurate premiums **cannot** be calculated when you combine 15-, 20- or 30-year Level Term with Return of Premium with any of the riders. Please use WinFlex to generate an accurate premium when combining Level Term with Return of Premium and riders.

Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



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 OK, B832LOK07P. In OR, B842LOR07P. In PA, B852LPA07P. In TX, B892LTX07P.
- 15-year level term with return of premium: B631LNA07P, or state equivalent. In OK, B833LOK07P. In OR, B843LOR07P. In PA, B853LPA07P. In TX, B893LTX07P.
- 20-year level term: B628LNA07P, or state equivalent. 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 OK, B831LOK07P. In OR, B841LOR07P. In PA, B851LPA07P. In TX, B891LTX07P.
- 30-year level term: B634LNA07P, or state equivalent. 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 OK, B837LOK07P. In OR, B847LOR07P. In PA, B857LPA07P. In TX, B897LTX07P.

Five-Year Guarantee

- 20-year level term: B626LNA07P, or state equivalent. 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 PA, B849LPA07P. In TX, B889LTX07P.
- 30-year level term: B632LNA07P, or state equivalent. 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 PA, B855LPA07P. In TX, B895LTX07P.

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