

United of Omaha Life Insurance Company, a subsidiary of Mutual of Omaha Insurance Company, offers Term Life Answers® insurance, which provides essential financial protection for families. The policy pays a lump sum to the designated beneficiary upon the insured's death, covering specific time frames to ensure financial security. However, the policy excludes payment of the face amount if death results from suicide within two years of issuance. The company is responsible for its financial obligations, and policy features may vary by state, with exclusions and limitations applicable. For detailed coverage information, policyholders should contact their insurance agent.

The Term Life insurance products are available in various term periods (10, 15, 20, and 30 years) and face amounts starting at \$100,000, with full underwriting required. Riders available include an Accelerated Death Benefit for terminal illness, Waiver of Premium for unemployment, Accidental Death Benefit, Dependent Children's coverage, Other Insured coverage, and Disability Waiver of Premium. Each rider adds flexibility to the policy, catering to different life stages and needs. The policy aims to assist policyholders in determining appropriate coverage amounts to meet their family's financial needs, such as maintaining living standards, covering funeral expenses, funding education, paying off mortgages, and leaving inheritances.