

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent E-mail]

[Agent Fax]

Flexibility. Security. Premiums that fit your budget.

Do you need life insurance, but have considered only a short-term policy? Or do you want the security of a longer-term policy? Whatever your needs, term life insurance products from United of Omaha Life Insurance Company can help you.

Life insurance can help provide for those closest to you. If something were to happen to you, your life insurance policy could help pay for:

- Your children's education
- Mortgage payments on your family's home
- Automobile payments.

Discover today how to help safeguard your family's lifestyle, now and into the future.

For costs and complete details on how you can help provide your family with the financial security they deserve, just complete and return the reply section below.

Sincerely,

[Agent Name]

*An Independent Licensed Agent**

P.S. Even people with adverse health histories may qualify for insurance.

*in WA: producer

This is used as a source of leads in the solicitation of insurance. By returning this form, you are requesting to have a professional licensed insurance agent* contact you by telephone to provide additional information.



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**
A MUTUAL of OMAHA COMPANY

Life insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exclusions and limitations.

AFN42482_1010

I am interested in learning more about term life insurance from United of Omaha Life Insurance Company.

Name: _____ Phone Number: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Best time to call: _____

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UNITED OF OMAHA LIFE INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY
MUTUAL of OMAHA AFFILIATES

Life Insurance for Living



A NEW WAY TO THINK ABOUT LIFE INSURANCE



A NEW WAY TO THINK ABOUT LIFE INSURANCE.

Life insurance is about providing for loved ones who must continue without you.

When all of its benefits are provided to a growing family, life insurance gives you peace of mind. It can help your family address four major needs: income continuation, mortgage protection, a settlement fund, and an education fund.

But what is the right amount for you?

Need: Income Continuation

You want the people that rely on you to maintain their established pattern of living. The income continuation feature of your life insurance program should ensure that lifestyle.

Estimate what you will need:

1. What is your family's desired monthly income, knowing that your mortgage, education fund, personal debt and other expenses will be funded immediately?
(between 50 and 80 percent of total income is suggested) \$ _____
2. What monthly income would your family receive from other sources?
(spouse's income, Social Security may be available, other income sources) \$ _____
3. Calculate the income to be replaced by subtracting the monthly amount in Step 2 from the income desired in Step 1. \$ _____
4. Use the chart below to determine the amount of coverage you need for your desired monthly income in Step 3. \$ _____

Length of Monthly Income

Monthly Income Needed	Length of Monthly Income					
	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
\$500	\$26,606	\$47,337	\$63,491	\$76,078	\$85,886	\$93,529
\$1,000	\$53,211	\$94,374	\$126,982	\$152,157	\$171,773	\$187,058
\$1,500	\$79,817	\$142,011	\$190,473	\$228,235	\$257,659	\$280,587
\$2,000	\$106,423	\$189,348	\$253,964	\$304,313	\$343,546	\$374,116
\$2,500	\$133,028	\$236,685	\$317,455	\$380,392	\$429,432	\$467,644
\$3,000	\$159,635	\$284,023	\$380,946	\$456,470	\$515,318	\$561,173
\$3,500	\$186,240	\$331,360	\$444,437	\$532,548	\$601,205	\$654,702

Assumes 5% interest on lump sum

Total Needed for Income Continuation \$

Need: Mortgage Fund

Your home is likely your largest asset. A well-tailored mortgage fund can guarantee that your family can stay in their home and protect your established life plan.

Total Needed to Pay Off the Balance of Your Mortgage \$

Need: Immediate Cash Needs for Liabilities

A comprehensive life insurance program assures that your family will not suffer unforeseen economic consequences when you die. You want to know they are taken care of. So your program should provide an adequate settlement fund to cover personal debts, emergency reserve fund, and other expenses.

Estimate your liabilities:

1. Amount required to pay off personal debts
(credit cards, personal loans, tuition loans, car loans, etc.) \$ _____
2. Emergency reserve fund
(extraordinary medical expenses, a reserve for emergency and unexpected expenses, 5%-10% of annual income is suggested) \$ _____
3. Other expenses
(typically the greater of \$15,000 or 4% of your estate* and includes income taxes, probate fees, lawyers' commissions and fees, accounting fees, other administrative commissions and fees, funeral costs) \$ _____

Total Immediate Cash Needed at Death \$

*Life and Health Insurance Foundation for Education, 2007.



Need: Education Fund

Parents know their children can pay a price for not having a sound education. According to the U. S. Census Bureau, adults with a bachelor's degree earned an average of \$54,689 in 2005, while those with a high school diploma earned \$29,448.*

Using life insurance as a tool, you can provide for education funds, even in the event of your death.

Rising costs have made it more important than ever to build an education fund. Over the past decade, costs have increased an average of five to six percent annually.**

Estimate what you will need:

Estimated Costs for Four-Year Colleges

	Today	In 5 yrs.	In 10 yrs.	In 15 yrs.
Public College	\$51,184	\$64,789	\$86,990	\$116,797
Private College	\$121,468	\$153,756	\$206,441	\$277,177
Harvard	\$178,420	\$225,847	\$303,233	\$407,136
University of Texas	\$66,424	\$84,081	\$112,891	\$151,573
University of Missouri	\$62,816	\$79,513	\$106,759	\$143,340
University of North Carolina	\$54,000	\$68,354	\$91,776	\$123,222
University of California, Berkeley	\$83,832	\$106,116	\$142,476	\$191,296

Based on 2006-07 costs for resident tuition/fees, books/supplies, room and board, and other expenses. It does not include any offsets from grants or tax benefits. Assumes a 6.3 percent average annual increase for public colleges and a 5.6 percent increase for private institutions. Costs and increases based on *Annual Survey of Colleges 2006-07*, The College Board, 2006.

Total Needed for Educational Fund

\$

**Educational Attainment in the United States: 2006*, U.S. Census Bureau, Population Division, Education & Social Stratification Branch, 2007.

** *Trends in Higher Education Series: Trends in College Pricing 2006*. The College Board, 2006.

Solution

1. Total needed for income continuation \$ _____

2. Total needed for mortgage fund \$ _____

3. Total immediate cash needed at death \$ _____

4. Total needed for education fund \$ _____

Total Amount of Life Insurance Needed \$ _____

Less

Existing insurance (personal and group) \$ _____

Other liquid assets (mutual funds, stocks, CDs, savings, etc.) \$ _____

Amount of Additional Life Insurance Needed

How much can you set aside each month to satisfy all these needs?



UNITED OF OMAHA LIFE INSURANCE COMPANY

Omaha, NE 68175

COMPANION LIFE INSURANCE COMPANY

Home Office: Hauppauge, NY 11788-2934

mutualofomaha.com

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

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR