

## The Company Behind Your Protection

*It's important to look for a company that is stable and financially sound. United of Omaha Life Insurance Company and Companion Life Insurance Company's strength and financial stability is confirmed by continually high ratings from leading industry rating organizations.*

*A.M. Best Company, Inc. has rated United of Omaha Life Insurance Company and Companion Life Insurance Company A+ (Superior) for overall financial strength and ability to meet ongoing financial obligations to policyholders. The A+ rating is the second highest of 16 ratings. (As of 05/15)*



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

## Get your kids off to a good start with Children's Whole Life Insurance



Life insurance underwritten by:

**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
Omaha, NE 68175

**COMPANION LIFE INSURANCE COMPANY**  
Hauppauge, NY 11788-2934

mutualofomaha.com  
1-800-775-6000



**This is used as a source of leads in the solicitation of insurance and a licensed insurance agent may contact you by telephone.** Policy form number A007LNA05P or state equivalent. In LA, A255LLA05P; in NC, A098LNC05P; in NY, 0835Y-0805; in OK, A133LOK05P; in OR, A140LOR05P; in PA, A007LNA05P; in TX, A151LTX05P. Life insurance is underwritten by United of Omaha Life Insurance Company or Companion Life Insurance Company. United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide, except New York. In New York, Companion Life Insurance Company, Hauppauge, NY 11788. Companion Life Insurance Company is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations.



# WHY BUY LIFE INSURANCE FOR CHILDREN?

## There are several important reasons

The most basic reason is to cover costs associated with an unexpected loss.

But one of the most important reasons is to help protect a child's future insurability.

Children's Whole Life Insurance is simplified coverage that's easy to apply for.

## Check these features:

- Available for ages 14 days to 17 years
- Available in face amounts of \$5,000 to \$30,000

- Additional policies may be purchased in the future without evidence of insurability
- Level premiums for the life of the policy (policy matures at age 100)\*
- Simplified application
- No medical underwriting and limited health questions
- Builds cash value
- Rates never increase with age
- Benefits never decrease
- Easy payment options

\*Maturity age may vary by state.

## See how affordable coverage for your children can be

### Children's Whole Life Annual Premiums (per \$1,000)\*\*

Ages in Years	Unisex
0-4	3.60
5-9	4.56
10-14	5.40
15-17	7.08

### Rate Calculation

A	Number of thousands of face amount	_____
B	Premium per thousand (from the rate chart provided)	\$_____
C	Premium = Number of thousands x premium per thousand (A x B)	\$_____
D	Add annual policy fee	\$12.00
E	Total annual premium (C + D)	\$_____
F	Modal Factors	
	Bank Service Plan	.0833
	Semiannual	.50
	Quarterly	.25
	Modal Premium (E x Modal Factor)	\$_____

\*\*Annual policy fee of \$12 not included.

