

CHILDREN'S WHOLE LIFE

PRODUCT GUIDE



Children's Whole Life is a whole life product that can begin a lifetime of coverage for children or grandchildren. In addition to the death benefit, the policy can help protect the future insurability of the child **Guaranteed Insurability Rider**: While the policy is in force, your client has the option of purchasing an additional whole life policy on the insured on each of several dates, without evidence of insurability. The dates are the policy anniversary dates following the insured's 30th, 33rd, 36th and 39th birthdays. The face amount of the additional policy may not exceed the face amount of the original policy purchased. A reminder letter will be sent 60 days prior to the first option date.

If your client wishes to purchase additional coverage, please follow these steps:

1. Complete the CWL Guaranteed Insurability Rider Application.
2. Health questions are not required to be completed when applying for coverage under the Guaranteed Insurability Rider.
3. Include the client's Children's Whole Life policy number in Section D: Other Coverage and Replacement Information
4. Cover letter should be attached to the application and include CWL policy number and statement regarding the Guaranteed Insurability Option.

The new policy will become effective on the option date. If he/she doesn't exercise this option on the first option date, he/she will not be eligible for any future options.

Children's Whole Life*	
Issue Ages	14 days to 17 years
Minimum Face Amount	\$5,000
Maximum Face Amount	\$30,000
Death Benefit	Level Death Benefit
Premiums based on	Age bands & Unisex
Classes	Standard (Up to table 4)
Modal Factors	<ul style="list-style-type: none"> • Annual (1.00) • Quarterly (.25) • Semiannual (.50) • Monthly BSP (0.0833)
Policy Fees	\$12
*Not available in WA	

Children's Whole Life	
Underwriting Requirements	
Age	Face Amounts
14 Days to 17 Years	\$5,000 - \$30,000
	<ul style="list-style-type: none"> • Simplified Underwriting • Health Questions on application

Children's Whole Life	
Issue Ages	Unisex
14 days-4	3.60
5-9	4.56
10-14	5.40
15-17	7.08
	(Subject to maximum amount of CWL coverage)



Life insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL *of* OMAHA COMPANY

3300 Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL *of* OMAHA'S
WILD KINGDOM



OFFICIAL SPONSOR

Children's Whole Life Policy Form A007LNA05, or state equivalent. In FL, A037LFL05P. In ID, A007LNA05P. In LA, A255LLA05P. In NC, A098LNC05P. In OK, A133LOK05P. In OR, A140LOR05P. In PA, A007LNA05P. In TX, A151LTX05P. In WA, A169LWA05P.



Children's Whole Life Insurance

WORKSHEET

Calculate your Children's Whole Life premium

\$ _____
Face Amount

Example: Female, age 5, needs \$20,000 of coverage. The parent wishes to be billed monthly through her checking account.

		Example	Client Calculation
A	Number of Thousands of face amount	20	_____
B	Premium per Thousand (from the rate chart provided)	\$4.56	\$ _____
C	Premium = Number of Thousands x Premium per Thousand (A x B)	\$91.20	\$ _____
D	Add annual policy fee	\$12.00	\$12.00
E	Total annual premium (C + D)	\$103.20	\$ _____
F	Modal Factors Bank Service Plan .0833 Semiannual .50 Quarterly .25 Modal Premium (E x Modal Factor)	BSP/ Monthly Payment (\$103.20 x .0833) = \$8.60	\$ _____

Children's Whole Life Annual Premiums

(Per \$1,000)*

Age	Unisex
14 Days	3.60
1	3.60
2	3.60
3	3.60
4	3.60
5	4.56
6	4.56
7	4.56
8	4.56
9	4.56
10	5.40
11	5.40
12	5.40
13	5.40
14	5.40
15	7.08
16	7.08
17	7.08

*Annual policy fee of \$12 not included

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, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788-2934, is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. This is a solicitation for insurance and a licensed agent/producer will contact you. Coverage may vary by state. Exclusions and limitations may apply.

Children's Whole Life Insurance

Whole Life Insurance Protection for the Future



PLAN HIGHLIGHTS

COVERAGE THAT INCREASES AS THE NEED FOR LIFE INSURANCE INCREASES

Life insurance protection is something we all need, regardless of our age or stage in life. Setting up a lifetime of coverage for your children and grandchildren may be one of the most important things you'll ever do for them. In addition to the death benefit, one of the advantages of purchasing life insurance at an early age is that it can help protect future insurability.

CHILDREN'S WHOLE LIFE IS AFFORDABLE AND EASY-TO-APPLY-FOR LIFE INSURANCE PROTECTION, WITH THE FOLLOWING FEATURES:

- Available for ages 14 days to 17 years, in face amounts of \$5,000 to \$30,000
- Whole life – policy matures at age 100
- No medical examination required
- Rates never increase with age
- Benefits never decrease
- Cash value that builds over time
- Additional coverage may be purchased in the future without evidence of insurability
- Easy payment options

GUARANTEED INSURABILITY PROVISION

While the policy is in force, you have the option of purchasing an additional whole life policy on the insured on each of several dates, without evidence of insurability. The dates are the policy anniversary

dates following the insured's 30th, 33rd, 36th and 39th birthdays. The face amount of the additional policy may not exceed the face amount of the original policy purchased. A reminder will be sent 60 days prior to the first option date. If you wish to apply for an additional policy, you must complete the application and pay the first premium prior to the option date. If you do not exercise this option on the first option date, you will not be eligible for any future options.

POLICY EXCLUSIONS

The policy's face amount will not be paid if the Insured's death results from suicide, while sane or insane, within two years from the issue date (in CO, MO and ND, within one year). Instead, the policy premiums paid will be returned, minus any loan not repaid. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

In FL & MD The policy's face amount will not be paid if insured's death results from suicide, within two years from the issue date. Instead, the policy premiums paid will be returned, minus any loan not repaid.

PREMIUM MODES (MODAL FACTORS)

Annual (1.00)
Semiannual (.50)
Quarterly (.25)
Monthly BSP (.833)

POLICY FEE

\$12 per year

Policy form number A007LNA05P or state equivalent. In FL, A037LFL05P; 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, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788-2934, is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. This is a solicitation for insurance and a licensed agent/producer will contact you. Coverage may vary by state. Exclusions and limitations may apply.

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.

