
TERM LIFE EXPRESS 15, 20, 30

RATE GUIDE



HOW TO CALCULATE TERM LIFE PREMIUMS

<p>Follow these steps to calculate premium.</p>	<p>Example</p> <p>(Male, age 40, Nontobacco, needs \$250,000 Term Life Express – Full Guarantee – 20-Year Level Term – Non-ROP coverage)</p>
<p>1. Divide the desired death benefit amount by 1,000.</p> <p>2. Locate the rate chart for the plan desired. Look for the age group and tobacco user status, if applicable. Identify the premium rate per thousand.</p> <p>3. Multiply #1 by #2 above.</p> <p>4. Add policy fee of \$60.00.</p> <p>Riders</p> <p>5. ADB Premium: (Face amount of ADB divided by 1,000) multiplied by annual ADB rate per \$1,000.</p> <p>6. Disability Income: (Monthly Disability Income benefit amount divided by 100) multiplied by annual DI rate per \$100.</p> <p>7. Children Rider Premium: (Children’s Rider amount divided by 1,000) multiplied by \$7.20. (\$5,000 or \$10,000 only. \$7.20 is the annual CR rate.)</p> <p>8. Waiver of Premium: (total base plan + all riders) multiplied by .07. (.07 is the annual WP rate.)</p> <p>Add any Rider costs to Step 4 (if applicable).</p> <p>9. Payment Options: Multiply annual premium by:</p> <ul style="list-style-type: none"> • 0.089 for monthly bank draft • 0.52 for semiannual • 0.275 for quarterly 	<p>1. 250</p> <p>2. \$3.32</p> <p>3. \$830.00</p> <p>4. \$890.00 Annual Premium (base plan only)</p> <p>5. ADB: $\\$100,000/1,000 = 100 \times 1.10 = \\110</p> <p>6. DI: 18-Month/\$250/Month Benefit Male – Nontobacco – age 40 – rate per 100 = \$14.49 $250/100 = 2.50 \times \\$14.49 = \\36.23</p> <p>7. Children’s Rider \$5,000 @ \$7.20 $\\$7.20 \times (5,000/1,000) = \\36.00</p> <p>8. Waiver of Premium: Annual Premium \$890.00 + ADB \$110.00 + DI \$36.23 + CR \$36.00 = \$1,072.23. $\\$1,072.23 \times .07 = \\$75.06.$ $\\$1,072.23 + \\$75.06 = \\$1,147.29$</p> <p>9. Annual \$1,147.29 Monthly \$102.11 Quarterly \$315.50 Semiannual \$596.59</p>

Note: Accurate premiums **cannot** be calculated when you combine 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.

FIVE YEAR GUARANTEE RATES – NON-ROP

(Simplified Underwriting – Face Amount \$25,000 - \$300,000 ages 18-50

\$25,000 - \$250,000 ages 51-65)

20-year Level Term (5-year Guarantee) Simplified Underwriting 20-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.29	2.87	1.22	2.45
19	1.29	2.87	1.22	2.45
20	1.29	2.87	1.22	2.45
21	1.29	2.87	1.22	2.45
22	1.29	2.87	1.22	2.45
23	1.29	2.87	1.22	2.45
24	1.29	2.87	1.22	2.45
25	1.29	2.87	1.22	2.45
26	1.36	2.91	1.27	2.53
27	1.42	2.94	1.34	2.60
28	1.49	2.97	1.40	2.69
29	1.56	3.00	1.47	2.77
30	1.63	3.04	1.54	2.86
31	1.71	3.23	1.61	3.04
32	1.80	3.43	1.67	3.23
33	1.88	3.65	1.75	3.43
34	1.97	3.88	1.82	3.64
35	2.06	4.11	1.90	3.87
36	2.24	4.47	2.08	4.21
37	2.44	4.87	2.27	4.57
38	2.66	5.30	2.48	4.97
39	2.90	5.77	2.71	5.41
40	3.15	6.27	2.96	5.88
41	3.42	6.85	3.21	6.42
42	3.71	7.48	3.49	7.02
43	4.02	8.17	3.77	7.67
44	4.36	8.92	4.09	8.38
45	4.73	9.75	4.44	9.15
46	5.14	10.44	4.82	9.80
47	5.59	11.18	5.23	10.50
48	6.06	11.98	5.69	11.25
49	6.58	12.83	6.18	12.05
50	7.15	13.74	6.72	12.90
51	7.78	14.79	7.31	13.90
52	8.46	15.93	7.95	14.96
53	9.22	17.17	8.65	16.12
54	10.02	18.49	9.41	17.36
55	10.91	19.91	10.23	18.70
56	12.30	22.38	11.54	21.01
57	13.88	25.17	13.02	23.63
58	15.66	28.29	14.70	26.56
59	17.66	31.80	16.58	29.86
60	19.92	35.75	18.71	33.56
61	22.94	41.17	21.54	38.65
62	26.43	47.43	24.82	44.53
63	30.46	54.66	28.60	51.32
64	35.09	62.96	32.95	59.12
65	40.42	72.53	37.95	68.10

30-year Level Term (5-year Guarantee) Simplified Underwriting 30-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.57	3.31	1.48	2.86
19	1.57	3.31	1.48	2.86
20	1.57	3.31	1.48	2.86
21	1.57	3.31	1.48	2.86
22	1.57	3.31	1.48	2.86
23	1.57	3.31	1.48	2.86
24	1.57	3.31	1.48	2.86
25	1.57	3.31	1.48	2.86
26	1.65	3.44	1.56	3.02
27	1.74	3.57	1.64	3.18
28	1.83	3.72	1.72	3.36
29	1.93	3.86	1.81	3.54
30	2.03	4.01	1.91	3.73
31	2.13	4.26	2.01	3.96
32	2.25	4.51	2.12	4.20
33	2.37	4.78	2.22	4.46
34	2.49	5.07	2.34	4.74
35	2.63	5.37	2.47	5.04
36	2.86	5.88	2.68	5.51
37	3.12	6.42	2.92	6.02
38	3.40	7.02	3.18	6.59
39	3.71	7.68	3.45	7.20
40	4.04	8.39	3.75	7.88
41	4.40	9.12	4.10	8.56
42	4.80	9.91	4.47	9.31
43	5.23	10.76	4.89	10.11
44	5.70	11.70	5.34	10.99
45	6.21	12.72	5.83	11.94
46	6.81	13.46	6.40	12.64
47	7.48	14.24	7.02	13.37
48	8.21	15.08	7.70	14.14
49	9.01	15.95	8.45	14.96
50	9.88	16.87	9.27	15.82
51	10.82	18.30	10.17	17.08
52	11.75	19.72	11.07	18.34
53	12.67	21.16	11.99	19.60
54	13.60	22.58	12.89	20.84
55	14.68	24.01	13.79	22.10
56	15.83	25.48	14.83	23.87
57	17.01	27.68	15.90	25.99
58	18.22	31.12	16.97	29.22
59	19.46	34.98	18.24	32.84
60	21.91	39.32	20.58	36.92
61	25.24	45.29	23.70	42.52
62	29.08	52.18	27.30	48.99
63	33.51	60.13	31.46	56.45
64	38.60	69.26	36.24	65.03
65	44.46	79.79	41.75	74.91

FULL GUARANTEE RATES – NON-ROP

(Simplified Underwriting – Face Amount \$25,000 - \$300,000 ages 18-50
 \$25,000 - \$250,000 ages 51-65)

15-year Level Term (Full Guarantee) Simplified Underwriting 15-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.35	2.56	1.27	2.43
19	1.35	2.56	1.27	2.43
20	1.35	2.56	1.27	2.43
21	1.35	2.56	1.27	2.43
22	1.35	2.56	1.27	2.43
23	1.35	2.56	1.27	2.43
24	1.35	2.56	1.27	2.43
25	1.35	2.56	1.27	2.43
26	1.42	2.61	1.33	2.45
27	1.48	2.66	1.40	2.46
28	1.52	2.70	1.45	2.48
29	1.54	2.75	1.47	2.50
30	1.56	2.80	1.48	2.52
31	1.63	2.98	1.57	2.71
32	1.71	3.16	1.66	2.89
33	1.79	3.35	1.75	3.08
34	1.87	3.53	1.84	3.27
35	1.96	3.71	1.93	3.46
36	2.09	4.15	2.04	3.87
37	2.23	4.58	2.15	4.29
38	2.37	5.01	2.26	4.70
39	2.50	5.45	2.36	5.12
40	2.63	5.88	2.47	5.53
41	2.91	6.44	2.74	6.09
42	3.20	7.00	3.01	6.66
43	3.48	7.56	3.28	7.23
44	3.76	8.12	3.55	7.79
45	4.04	8.67	3.82	8.36
46	4.52	9.52	4.27	9.18
47	5.00	10.37	4.72	10.00
48	5.49	11.21	5.17	10.81
49	5.97	12.06	5.62	11.63
50	6.45	12.91	6.07	12.45
51	7.06	14.00	6.66	13.44
52	7.67	15.09	7.25	14.43
53	8.27	16.19	7.85	15.42
54	8.88	17.28	8.44	16.40
55	9.58	18.37	9.03	17.39
56	10.33	19.50	9.71	18.78
57	11.10	20.83	10.41	20.17
58	11.89	22.36	11.11	21.55
59	12.70	24.09	11.81	22.94
60	13.53	26.02	12.52	24.32
61	15.36	30.20	14.41	28.94
62	17.19	34.58	16.28	33.56
63	19.02	39.16	18.14	38.18
64	20.90	43.94	20.01	42.80
65	22.78	48.94	21.88	47.43

FULL GUARANTEE RATES – NON-ROP

(Simplified Underwriting – Face Amount \$25,000 - \$300,000 ages 18-50

\$25,000 - \$250,000 ages 51-65)

20-year Level Term (Full Guarantee) Simplified Underwriting 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

30-year Level Term (Full Guarantee) Simplified Underwriting 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

FULL GUARANTEE RATES – ROP

(Simplified Underwriting – Face Amount \$25,000 - \$300,000 ages 18-50

\$25,000 - \$250,000 ages 51-65)

20-year Level Term with Return of Premium (Full Guarantee) Simplified Underwriting 20-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	4.96	7.19	4.76	7.17
19	5.17	7.46	4.97	7.46
20	5.36	7.76	5.17	7.74
21	5.36	7.76	5.17	7.74
22	5.36	7.76	5.17	7.74
23	5.36	7.76	5.17	7.74
24	5.36	7.76	5.17	7.74
25	5.36	7.76	5.17	7.74
26	5.55	8.54	5.39	8.41
27	5.75	9.33	5.60	8.85
28	6.00	10.17	5.84	9.25
29	6.30	11.03	6.09	9.75
30	6.60	12.00	6.33	10.20
31	6.79	12.61	6.62	11.10
32	6.97	13.28	6.92	11.90
33	7.27	13.98	7.25	12.78
34	7.62	14.73	7.58	13.63
35	7.94	15.50	7.94	14.69
36	8.92	16.49	8.52	15.55
37	10.00	17.49	9.11	16.55
38	10.47	18.58	9.74	17.63
39	10.95	19.73	10.40	18.78
40	11.45	20.99	11.11	20.18
41	12.35	21.77	11.73	20.96
42	13.30	22.59	12.44	21.58
43	14.26	23.48	13.18	22.11
44	15.28	24.32	13.96	22.67
45	16.38	25.03	14.76	23.30
46	17.96	25.72	16.07	23.84
47	19.64	26.36	17.41	24.42
48	21.37	27.11	18.87	25.10
49	23.28	27.81	20.38	25.74
50	25.38	28.63	21.99	26.35

30-year Level Term with Return of Premium (Full Guarantee) Simplified Underwriting 30-year level premium per \$1,000				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	3.98	6.15	3.56	5.41
19	3.98	6.15	3.56	5.41
20	3.98	6.15	3.56	5.41
21	4.07	6.15	3.56	5.41
22	4.16	6.15	3.56	5.41
23	4.16	6.15	3.56	5.41
24	4.16	6.15	3.56	5.41
25	4.16	6.15	3.56	5.41
26	4.26	6.46	3.67	5.73
27	4.38	6.79	3.82	6.14
28	4.51	7.10	3.97	6.53
29	4.64	7.46	4.14	7.00
30	4.79	7.85	4.37	7.41
31	4.95	8.28	4.55	7.88
32	5.13	8.67	4.77	8.45
33	5.29	9.13	4.96	8.98
34	5.48	9.63	5.23	9.59
35	5.69	10.21	5.53	10.19
36	6.14	10.97	5.78	10.83
37	6.63	11.84	6.12	11.51
38	7.14	12.87	6.46	12.22
39	7.66	13.82	6.86	13.12
40	8.22	15.01	7.34	13.91
41	8.80	15.80	7.87	14.46
42	9.59	16.63	8.55	14.99
43	10.34	17.46	9.18	15.61
44	11.14	18.59	9.84	16.24
45	12.08	19.64	10.63	16.99
46	13.17	20.11	11.94	17.83
47	14.29	20.59	13.26	18.41
48	15.60	21.24	14.55	19.32
49	16.92	21.72	15.96	20.28
50	18.34	22.38	17.30	20.92

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

The insured can apply (at issue) for a maximum monthly disability income benefit equal to the lesser of:

- 1.5 percent of the face amount at issue or
- \$3,000 per month or
- 60 percent of their gross income

Note: Accurate premiums **cannot** be calculated when you combine 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

Available Face Amounts: Ages 18-25 = \$10,000 - \$100,000
Ages 26-55 = \$10,000 - \$250,000
(Or the face amount if less)

Note: Accurate premiums **cannot** be calculated when you combine 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.

Children's Rider

Issue Ages – 15 days – 20 years of age.

\$ 5,000 = \$7.20/per Unit

\$10,000 = \$7.20/per Unit

Waiver of Premium

Issue Ages – 18-55

.07 Annual rate



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



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. ICC13L116P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B650LFL07P.
- 20-year level term: B628LNA07P, or state equivalent. ICC13L116P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B648LFL07P.
- 20-year level term with return of premium: B629LNA07P, or state equivalent. ICC13L117P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B649LFL07P.
- 30-year level term: B634LNA07P, or state equivalent. ICC13L116P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B654LFL07P.
- 30-year level term with return of premium: B635LNA07P, or state equivalent. ICC13L117P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B655LFL07P.

Five-Year Guarantee

- 20-year level term: B626LNA07P, or state equivalent. ICC13L118P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B646LFL07P.
- 30-year level term: B632LNA07P, or state equivalent. ICC13L118P in ID, LA, NC, OK, OR, PA, TX & WA. In FL, B652LFL07P.

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