



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company



# Life Insurance

HELP PROTECT WHAT MATTERS - YOU, YOUR FAMILY & YOUR FUTURE

Life insurance is a simple answer to a very difficult question: How will my loved ones manage financially when I die? It's a subject no one really wants to think about. But, if someone depends on you financially, it's one question you cannot avoid.

## PROTECTION FOR EVERY STAGE OF YOUR LIFE

Whether you're single, married, have children or are close to retirement, having life insurance is a must. Life insurance pays benefits to your loved ones after you die, replacing your income and allowing the financial plans you put in place to continue uninterrupted.

When determining how much life insurance you need, think about the expenses you may encounter through every stage of your life. Consider:

### FINAL EXPENSES & OTHER DEBT

- Funeral costs and final medical expenses
- Mortgage and credit card debt
- Taxes and estate settlement costs

### ONGOING EXPENSES

- Food and clothing
- Housing and utilities
- Transportation
- Health care
- Insurance

### FUTURE EXPENSES

- College
- Retirement

## HOW MUCH IS ENOUGH?

The toughest part of buying life insurance is determining how much you need. The amount of life insurance you need depends on your personal situation and financial goals. No matter what your current life stage, life insurance is there to help protect your family financially - *even if you can't.*

### INCOME REPLACEMENT & ASSETS

Annual income your loved ones need now and in the future \$\_\_\_\_\_

(Current income multiplied by number years needed - for example:  
\$50k x 5 years = \$250,000)

Subtotal (Income) = \$\_\_\_\_\_

### FINAL EXPENSES & OTHER DEBT

Funeral Expenses \$\_\_\_\_\_ (\$15,000 is a reasonable estimate)

Mortgage \$\_\_\_\_\_

Credit Card and other debt \$\_\_\_\_\_ (Balance, car loans, etc...)

Subtotal (Debt) = \$\_\_\_\_\_

### EDUCATIONAL FUNDS

College costs per person \$\_\_\_\_\_ (4 years at Private \$118,000/  
Public \$48,000 institution)

Subtotal (Education) = \$\_\_\_\_\_

### TOTAL LIFE INSURANCE NEEDED

Income + Debt + Education =

Total Need For Life Insurance \$\_\_\_\_\_

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. Policy form number G2018MP or state equivalent (G2018MP NC). In MA, MN, MT, NH, NJ and NM, the policy form number is 7000GM-U-EZ 2010. United of Omaha is licensed nationwide, except in New York. Some exclusions, limitations and reductions may apply.



# Voluntary Term Life Insurance

FOR EMPLOYEES OF EM THARP

## ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

<b>Eligibility Requirement</b>	You must be actively working a minimum of 30 hours per week to be eligible for coverage.
<b>Dependent Eligibility Requirement</b>	To be eligible for coverage, your dependents must be able to perform normal activities, and not be confined (at home, in a hospital, or in any other care facility), and any child(ren) must be under age 26. In order for your spouse and/or child(ren) to be eligible for coverage, you must elect coverage for yourself.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by you.

## COVERAGE GUIDELINES

	Minimum	Guarantee Issue	Maximum
<b>For You</b>	\$10,000	5 times annual salary, up to \$100,000	\$500,000, in increments of \$10,000, but no more than 5 times annual salary
<b>Spouse</b>	\$5,000	100% of employee's benefit, up to \$30,000	100% of employee's benefit, in increments of \$5,000, up to \$250,000
<b>Child(ren)</b>	\$2,000	100% of employee's benefit	100% of employee's benefit, in increments of \$1,000, up to \$10,000

Subject to any reductions shown below. Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability.

## BENEFITS

<b>Life Insurance Benefit Amount</b>	Within the coverage guidelines defined above, you select the amount of life insurance coverage you want. This plan includes the option to select coverage for your spouse and dependent child(ren). Child(ren) include those up to age 26. In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Benefit Amount</b>	For you, your spouse and your dependent child(ren): The Principal Sum amount is equal to the amount of the life insurance benefit. AD&D coverage is available if you or your dependents are injured or die as a result of an accident, and the injury or death is independent of sickness and all other causes. The benefit amount depends on the type of loss incurred, and is either all or a portion of the Principal Sum.

## FEATURES

<b>Living Care/ Accelerated Death Benefit</b>	80% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$400,000.
<b>Waiver of Premium</b>	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
<b>Annual Benefit Amount Increase</b>	If you enroll for even the minimum amount of coverage during your initial enrollment, you have the ability to increase your coverage at your next enrollment by up to \$10,000, provided the total amount of insurance does not exceed your maximum benefit amount. This feature allows you to secure additional life insurance protection in the event your needs change (ex. you get married or have a child). Amounts over the Guarantee Issue will require evidence of insurability (proof of good health).



Mutual Solutions

# Will Preparation Services

Services provided by Epoq, Inc.



Create your will at  
[www.willprepservices.com](http://www.willprepservices.com)  
 and use the code **MUTUALWILLS**  
 to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

**That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).**

## Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

**Epoq provides the following FREE documents:**

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

**Here's how it works:**

- Log on to [www.willprepservices.com](http://www.willprepservices.com) and use the code MUTUALWILLS to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements



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# Voluntary Term Life and AD&D Coverage Selection and Premium Calculation

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

**To select your benefit amount and calculate your premium, do the following:**

- 1) Locate the benefit amount you want from the top row of the employee premium table. Your benefit amount must be in an increment of \$10,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.
- 2) Find your age bracket in the far left column.

- 3) Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4) Enter the benefit and premium amounts into their respective areas in the Voluntary Life and AD&D section of your enrollment form.

If the benefit amount you want to select is greater than any amount in the table below, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want. For example, if you want \$150,000 in coverage, you obtain your premium amount by multiplying the rate for \$50,000 times 3.

EMPLOYEE PREMIUM TABLE (26 PAYROLL DEDUCTIONS PER YEAR)										
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0 - 29	\$0.65	\$1.29	\$1.94	\$2.58	\$3.23	\$3.88	\$4.52	\$5.17	\$5.82	\$6.46
30 - 34	\$0.69	\$1.38	\$2.08	\$2.77	\$3.46	\$4.15	\$4.85	\$5.54	\$6.23	\$6.92
35 - 39	\$0.83	\$1.66	\$2.49	\$3.32	\$4.15	\$4.98	\$5.82	\$6.65	\$7.48	\$8.31
40 - 44	\$1.11	\$2.22	\$3.32	\$4.43	\$5.54	\$6.65	\$7.75	\$8.86	\$9.97	\$11.08
45 - 49	\$1.75	\$3.51	\$5.26	\$7.02	\$8.77	\$10.52	\$12.28	\$14.03	\$15.78	\$17.54
50 - 54	\$2.72	\$5.45	\$8.17	\$10.89	\$13.62	\$16.34	\$19.06	\$21.78	\$24.51	\$27.23
55 - 59	\$4.15	\$8.31	\$12.46	\$16.62	\$20.77	\$24.92	\$29.08	\$33.23	\$37.38	\$41.54
60 - 64	\$6.37	\$12.74	\$19.11	\$25.48	\$31.85	\$38.22	\$44.58	\$50.95	\$57.32	\$63.69
65 - 69	\$11.22	\$22.43	\$33.65	\$44.86	\$56.08	\$67.29	\$78.51	\$89.72	\$100.94	\$112.15
70 - 74	\$19.89	\$39.78	\$59.68	\$79.57	\$99.46	\$119.35	\$139.25	\$159.14	\$179.03	\$198.92
75 - 79	\$32.68	\$65.35	\$98.03	\$130.71	\$163.38	\$196.06	\$228.74	\$261.42	\$294.09	\$326.77
80+	\$65.95	\$131.91	\$197.86	\$263.82	\$329.77	\$395.72	\$461.68	\$527.63	\$593.58	\$659.54

Follow the method described above to select a benefit amount and calculate premiums for optional dependent spouse and/or child(ren) coverage. **Your spouse's rate is based on your age**, so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of \$5,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.

SPOUSE PREMIUM TABLE (26 PAYROLL DEDUCTIONS PER YEAR)										
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0 - 29	\$0.32	\$0.65	\$0.97	\$1.29	\$1.62	\$1.94	\$2.26	\$2.58	\$2.91	\$3.23
30 - 34	\$0.35	\$0.69	\$1.04	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46
35 - 39	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08	\$2.49	\$2.91	\$3.32	\$3.74	\$4.15
40 - 44	\$0.55	\$1.11	\$1.66	\$2.22	\$2.77	\$3.32	\$3.88	\$4.43	\$4.98	\$5.54
45 - 49	\$0.88	\$1.75	\$2.63	\$3.51	\$4.38	\$5.26	\$6.14	\$7.02	\$7.89	\$8.77
50 - 54	\$1.36	\$2.72	\$4.08	\$5.45	\$6.81	\$8.17	\$9.53	\$10.89	\$12.25	\$13.62
55 - 59	\$2.08	\$4.15	\$6.23	\$8.31	\$10.38	\$12.46	\$14.54	\$16.62	\$18.69	\$20.77
60 - 64	\$3.18	\$6.37	\$9.55	\$12.74	\$15.92	\$19.11	\$22.29	\$25.48	\$28.66	\$31.85
65 - 69	\$5.61	\$11.22	\$16.82	\$22.43	\$28.04	\$33.65	\$39.25	\$44.86	\$50.47	\$56.08

ALL CHILDREN PREMIUM TABLE (26 PAYROLL DEDUCTIONS PER YEAR)*									
\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
\$0.18	\$0.28	\$0.37	\$0.46	\$0.55	\$0.65	\$0.74	\$0.83	\$0.92	

\*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.

# > Frequently Asked Questions

## Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 30 hours per week.

Your dependent(s) must be performing normal activities and not be confined (at home or in a hospital/care facility) and any child(ren) must be under age 26.

## What is Guarantee Issue?

The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

## What is Evidence of Insurability?

Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

## Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you or your insured spouse may have the right to continue this insurance under the Portability or Conversion provision, subject to certain conditions.

## Are there any limitations, reductions or exclusions?

The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
  - At age 65, amounts reduce to 65%
  - At age 70, amounts reduce to 50%
- Spouse coverage terminates when you reach age 70.
- Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date coverage begins. If this occurs, the sum of the premiums paid will be returned to the beneficiary. The same applies for any future increases in coverage under this plan.
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Availability of benefits is subject to final acceptance and approval of the group application by the underwriting company. Life insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form number G2018MP or state equivalent (in NC: G2018MP NC). United of Omaha Life Insurance Company is licensed nationwide, except New York.

