

Whole Life Guaranteed

Honor. Pride. Dignity.



PLAN HIGHLIGHTS

Whole Life Insurance from Companion Life Insurance Company pay benefits directly to the person you choose. It helps to take care of your outstanding medical bills, unexpected expenses or debt that you may leave behind. It's how you want things done.

FACE AMOUNT

- \$5,000 – \$20,000
- Benefits never decrease
- During the first two policy years, the death benefit will equal 120 percent of the premiums you paid if death results from a sickness or natural causes. Full death benefits will be paid if death results from an accidental bodily injury.

MATURITY AGE

Age 100

At that age, the face amount will be paid less any outstanding policy loans and loan interest.

FEATURES

- Cannot be canceled for any reason as long as premiums are paid
- Builds cash value that you may borrow against
- Benefits paid to your beneficiary income tax free under current federal tax laws

ISSUE AGES

50-75

UNDERWRITING

- Guaranteed acceptance
- Simplified application, no health questions issue
- Insureds may combine **the maximum \$20,000 Whole Life Guaranteed limit** with all other types of guaranteed issue Whole Life coverage from Mutual of Omaha to reach, **but not exceed**, a combined maximum of \$25,000

POLICY EXCLUSIONS

The policy's face amount will not be paid if your death results from suicide within two years of the date of issue. Instead, we will pay the sum of premiums paid since issue minus any loan not repaid.

PREMIUMS

- Five-year age bands
- Gender distinct rates
- Do not increase with age

Since this policy is issued with no medical underwriting, the premium rates charged include an extra mortality risk charge. If you are healthy enough to qualify as a "standard" risk, premiums would likely be lower if you applied for a fully underwritten policy.

POLICY FEE

\$12 per year

PAYMENT MODES (FACTORS) AVAILABLE

- Annual (1.00)
- Semiannual (0.50)
- Quarterly (0.25)
- Monthly BSP (0.0833)

Life insurance underwritten by:

COMPANION LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Home Office: Lynbrook, NY 11563

mutualofomaha.com