



United of Omaha Life  
Insurance Company  
*A Mutual of Omaha Company*



## Protection Through Life

Life Protection Advantage<sup>SM</sup>



This year is shaping up to be a great year for Mutual of Omaha's brokerage channel. I'm pleased to share that effective May 1, we will be adding to our Indexed Universal Life family of products.

Life Protection Advantage joins Income Advantage in our Indexed Universal Life portfolio. While Income Advantage focuses on accumulation and protection, Life Protection Advantage is designed with an even greater emphasis on death benefit protection.

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### Protection That's Guaranteed

The new Life Protection Advantage IUL product provides guarantees that can help clients confidently plan for the future. For most, paying the long-term no-lapse protection premium guarantees their death benefit will last up to - or even beyond - their life expectancy at issue.

Life Protection Advantage IUL is designed for clients who value protection for those they care about and who:

- Want to **lock in a death benefit** that is guaranteed for a meaningful number of years
- Understand the additional years of death benefit protection they need beyond the **long-term no-lapse protection period** may be extended on a non-guaranteed basis
- Want the **potential for greater growth** than a traditional fixed interest universal life policy can offer, and are comfortable with their interest rate being based on the performance of a market index
- Prefer a policy with **flexibility for the future** - with features such as:
  - a **Guaranteed Refund Option**, which provides qualifying clients with opportunities to get their premium back
  - **Accelerated Death Benefit Riders**, which allow clients the opportunity to access a portion of their death benefit early for terminal or chronic illness
  - A **cash value\*** that can be accessed via loans and withdrawals

Check out the Life Protection Advantage [launch flyer](#) for more details and get ready to help provide clients with protection through life.

A handwritten signature in black ink that reads "Tess Grace". The signature is written in a cursive, flowing style.

Tess Grace  
Senior Vice President  
Brokerage Sales

\*The amount that may be available through loans and withdrawals, as defined in the contract.

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