

UNITED OF OMAHA LIFE

Product	LSR- Agent			
FINAL EXPENSE - LEVEL	1st Year	Years 2-5	Years 6-10	Years 11+
AGES 45-80	60.00%	4.00%	3.20%	1.00%
AGES 81-85	42.00%	4.00%	3.20%	1.00%
FINAL EXPENSE - GRADED	1st Year	Years 2+		
	38.00%	0.00%	0.00%	0.00%
1/1/2000				
UNIVERSAL LIFE	1st Year	Year 2	Year 3+	
Up to TARGET PREMIUM	52.00%	0.40%	0.40%	
Exceeding TARGET PREMIUM	1.60%	0.40%	0.40%	0.00%
8/1/2019				
INDEXED UNIVERSAL LIFE EXPRESS	1st Year	Year 2+		
Up to TARGET PREMIUM	60.00%	0.30%		
Exceeding TARGET PREMIUM	1.60%	0.30%		
8/1/2021				
TERM LIFE EXPRESS	1st Year	Year 2+		
15, 20, 30	68.00%	0.00%		
10	60.00%	0.00%		
10/1/2021				
TERM LIFE ANSWERS	1st Year	Years 2-5	Years 6+	
20,30	56.00%	0.80%	0.00%	
15	50.40%	0.80%	0.00%	
10	44.80%	0.80%	0.00%	
1/1/2022				
INDEXED UNIVERSAL LIFE	1st Year	Year 2+		
Up to TARGET PREMIUM	58.00%	0.30%		
Exceeding TARGET PREMIUM	1.60%	0.30%		
4/1/2021				
CHILDREN'S WHOLE LIFE WHOLE LIFE CONVERSION	1st Year	Year 2+		
ALL AGES	50.00%	0.00%		
5/1/2020				