



You won't be able to get enough of our **sweet new rates.**

We're lowering Life Protection Advantage's guaranteed premiums!

When we launched Life Protection AdvantageSM IUL our goal was to provide guarantees to age 85 – along with competitive premiums that carried to age 120 when projecting premiums at a conservative rate.

Your message to us: The guaranteed premiums needed to be lower. We listened. And now the rates just got sweeter!

- We will lower the premiums to guarantee coverage to age 85 for most scenarios – in some cases, **by as much as 25 percent!**
- And, we will maintain our extremely competitive positioning when solving for premiums to carry to age 120

Here's what you need to know:

- The lower rates go into effect April 1, 2018 in all states
- The policy will qualify for the Guaranteed Refund Option rider whenever the long-term no-lapse protection premium (guarantee-to-85 premium) is paid
- Transition rules: Applications signed April 1, 2018 and later will get the new rates. If the broker/agent wishes to have the new rates and the pending in-house application is signed prior to April 1, 2018, they will need to contact Underwriting

Summary of the Guarantee to 85 Premium Decreases (by Percentage)

	Males	Females
35, PNT	-15%	-15%
35, SNT	0	-5%
45, PNT	-15%	-15%
45, SNT	-5%	-15%
55, PNT	-20%	-20%
55, SNT	-5%	-15%
65, PNT	-20%	-25%
65, SNT	-5%	-20%
75, PNT	-20%	-20%
75, SNT	-20%	-20%

Plus, we continue to offer an assortment of value-added features, such as the Guaranteed Refund Option rider and Accelerated Death Benefit Riders for Terminal and Chronic Illness.

Dig in to Life Protection Advantage's new rates. They're the treat that's good for you – and for your clients.



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