

# Living Promise Whole Life Insurance

## PREMIUM CALCULATOR

### Level Benefit Plan Annual Premiums per \$1,000 of Coverage

Age	Male		Female		Age	Male		Female	
	NonTobacco	Tobacco	NonTobacco	Tobacco		NonTobacco	Tobacco	NonTobacco	Tobacco
45	\$24.99	\$31.50	\$21.80	\$28.02	66	\$63.08	\$91.34	\$45.21	\$63.30
46	\$25.81	\$32.58	\$22.27	\$28.74	67	\$67.11	\$97.65	\$47.93	\$67.27
47	\$26.76	\$33.91	\$22.86	\$29.58	68	\$71.15	\$103.85	\$50.66	\$71.24
48	\$27.82	\$35.35	\$23.57	\$30.42	69	\$75.18	\$110.04	\$53.49	\$75.22
49	\$28.45	\$36.37	\$23.91	\$31.04	70	\$79.21	\$116.35	\$56.22	\$79.19
50	\$29.16	\$37.85	\$24.12	\$31.71	71	\$84.44	\$124.53	\$60.03	\$84.92
51	\$30.45	\$40.09	\$25.00	\$33.36	72	\$89.57	\$132.83	\$63.95	\$90.52
52	\$31.37	\$41.91	\$25.48	\$34.43	73	\$95.29	\$141.12	\$68.23	\$96.25
53	\$32.58	\$44.25	\$26.31	\$36.07	74	\$101.07	\$149.30	\$72.56	\$101.86
54	\$34.16	\$46.70	\$27.26	\$37.59	75	\$108.23	\$157.60	\$77.76	\$107.58
55	\$35.83	\$49.51	\$28.31	\$39.46	76	\$116.48	\$168.00	\$84.32	\$115.06
56	\$37.36	\$51.96	\$29.29	\$40.86	77	\$124.09	\$179.26	\$90.23	\$123.14
57	\$38.99	\$54.30	\$30.17	\$42.15	78	\$131.07	\$190.75	\$95.77	\$131.28
58	\$40.52	\$56.64	\$31.04	\$43.43	79	\$138.23	\$202.21	\$101.36	\$139.50
59	\$42.26	\$59.44	\$32.02	\$44.83	80	\$145.45	\$213.78	\$107.00	\$147.79
60	\$44.44	\$62.71	\$33.33	\$46.59	81	\$157.07	\$232.47	\$115.74	\$159.70
61	\$47.39	\$67.15	\$35.18	\$49.16	82	\$168.92	\$252.48	\$124.44	\$172.55
62	\$50.22	\$71.71	\$36.92	\$51.73	83	\$180.01	\$272.67	\$132.70	\$185.39
63	\$53.16	\$76.15	\$38.78	\$54.30	84	\$191.10	\$291.55	\$140.84	\$197.41
64	\$56.11	\$80.71	\$40.63	\$56.75	85	\$202.19	\$310.54	\$149.10	\$209.55
65	\$59.05	\$85.15	\$42.48	\$59.32					

<b>Follow these steps to calculate premium.</b>	<b>Example</b> (Male, age 60, Nontobacco, needs \$10,000 of coverage)	<b>My Living Promise Benefit</b> \$ _____
1. Divide the desired death benefit amount by 1,000. (Minimum \$2,000; maximum \$40,000)	1. <b>10</b>	_____
2. Locate the rate chart for the plan you chose. Look for your age group and tobacco user status. Identify the premium rate per thousand.	2. <b>\$44.44</b>	\$ _____
3. Multiply #1 by #2 above.	3. <b>\$444.40</b>	\$ _____
4. Add policy fee of \$36.	4. <b>\$480.40 Annual Premium</b>	\$ _____
5. Payment Options: Multiply annual premium by: • 0.089 for monthly bank draft • 0.275 for quarterly • 0.52 for semiannual	5. Monthly <b>\$42.76</b> Quarterly <b>\$132.11</b> Semiannual <b>\$249.81</b>	\$ _____ \$ _____ \$ _____

Whole Life Insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha is licensed in all states except NY. Product base plans, provisions, features, and riders may not be available in all states and may vary by state.

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### Accidental Death Benefit Rider Annual Unisex Premiums per \$1,000 of Coverage (Level Benefit Plan only)

Age	Premium	Age	Premium
45	\$2.77	66	\$4.13
46	\$2.80	67	\$4.38
47	\$2.82	68	\$4.61
48	\$2.83	69	\$4.84
49	\$2.84	70	\$5.11
50	\$2.85	71	\$5.44
51	\$2.86	72	\$5.82
52	\$2.88	73	\$6.34
53	\$2.89	74	\$6.92
54	\$2.92	75	\$7.57
55	\$2.94	76	\$8.26
56	\$2.97	77	\$9.00
57	\$3.00	78	\$9.77
58	\$3.08	79	\$10.59
59	\$3.16	80	\$11.46
60	\$3.25	81	\$12.35
61	\$3.36	82	\$13.26
62	\$3.48	83	\$14.44
63	\$3.62	84	\$15.68
64	\$3.77	85	\$16.97
65	\$3.93		

  

Follow these steps to calculate premium with the AD rider.	Example (Male, age 60, Nontobacco, needs \$10,000 of coverage)	My Living Promise with AD Rider Benefit \$_____
1. Carry the Annual Premium (#4) from front page.	1. <b>\$480.40</b>	_____
2. Locate the rate for the rider. Identify the premium rate per thousand.	2. <b>\$3.25</b>	\$_____
3a. Carry the desired death benefit from #1 on front page.  Multiply #2 by #3a.	3a. <b>10</b>  3b. <b>\$32.50</b>	\$_____
4. Add #3b to #1.	4. <b>\$480.40 + 32.50 =</b>  <b>\$512.90 Annual Premium</b>	\$_____
5. Payment Options: Multiply annual premium by: • 0.089 for monthly bank draft • 0.275 for quarterly • 0.52 for semiannual	5.  Monthly <b>\$45.65</b> Quarterly <b>\$141.05</b> Semiannual <b>\$266.71</b>	\$_____ \$_____ \$_____

### Graded Benefit Plan Annual Premiums per \$1,000 of Coverage

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
45	\$43.61	\$35.71	54	\$60.50	\$47.00	63	\$93.75	\$64.00	72	\$153.25	\$111.00
46	\$44.50	\$36.43	55	\$63.75	\$48.50	64	\$98.75	\$66.75	73	\$165.25	\$120.50
47	\$45.42	\$37.18	56	\$67.00	\$50.25	65	\$103.00	\$69.50	74	\$176.25	\$129.25
48	\$46.34	\$37.93	57	\$70.25	\$52.00	66	\$108.50	\$73.75	75	\$187.50	\$138.75
49	\$47.29	\$38.71	58	\$73.75	\$53.00	67	\$114.25	\$79.00	76	\$206.75	\$151.75
50	\$48.25	\$39.50	59	\$77.00	\$54.75	68	\$119.75	\$83.25	77	\$225.25	\$164.75
51	\$51.50	\$41.00	60	\$80.25	\$56.50	69	\$125.50	\$88.50	78	\$244.25	\$177.00
52	\$54.75	\$43.25	61	\$84.50	\$59.25	70	\$131.00	\$92.75	79	\$262.75	\$190.00
53	\$57.25	\$44.75	62	\$89.50	\$62.00	71	\$142.25	\$102.25	80	\$282.00	\$203.00

Follow these steps to calculate premium.	Example (Male, age 60, needs \$10,000 of coverage)	My Living Promise Benefit \$_____
1. Divide the desired death benefit amount by 1,000. (Minimum \$2,000; maximum \$20,000)	1. <b>10</b>	_____
2. Locate the rate chart for the plan you chose. Look for your age group and tobacco user status. Identify the premium rate per thousand.	2. <b>\$80.25</b>	\$_____
3. Multiply #1 by #2 above.	3. <b>\$802.50</b>	\$_____
4. Add policy fee of \$36.	4. <b>\$838.50 Annual Premium</b>	\$_____
5. Payment Options: Multiply annual premium by: • 0.089 for monthly bank draft • 0.275 for quarterly • 0.52 for semiannual	5.  Monthly <b>\$74.63</b> Quarterly <b>\$230.59</b> Semiannual <b>\$436.02</b>	\$_____ \$_____ \$_____