

An aerial photograph of a large, circular stone floor with concentric circles. A person is sitting on the floor in the lower-left quadrant. The floor is made of light-colored stone tiles with a central circular area. The overall scene is brightly lit, suggesting an indoor or outdoor courtyard setting.

HYBRID WITH AN OUT

Concepts

MALE, 49 YEARS OLD; ELITE NON-TOBACCO*



Need is \$1 million life insurance benefit guaranteed to age 100



Proposed insured (P.I.) enjoys the “backstop” of an automatically included “chronic illness” rider in the event the need arises; P.I. doesn’t need to use savings or other funds to pay for the care needs that go along with the permanent illness



Policy offers the feature of refunding the cumulative premiums paid to date (100%) starting in years 20-the 25th anniversary of the policy*

Features



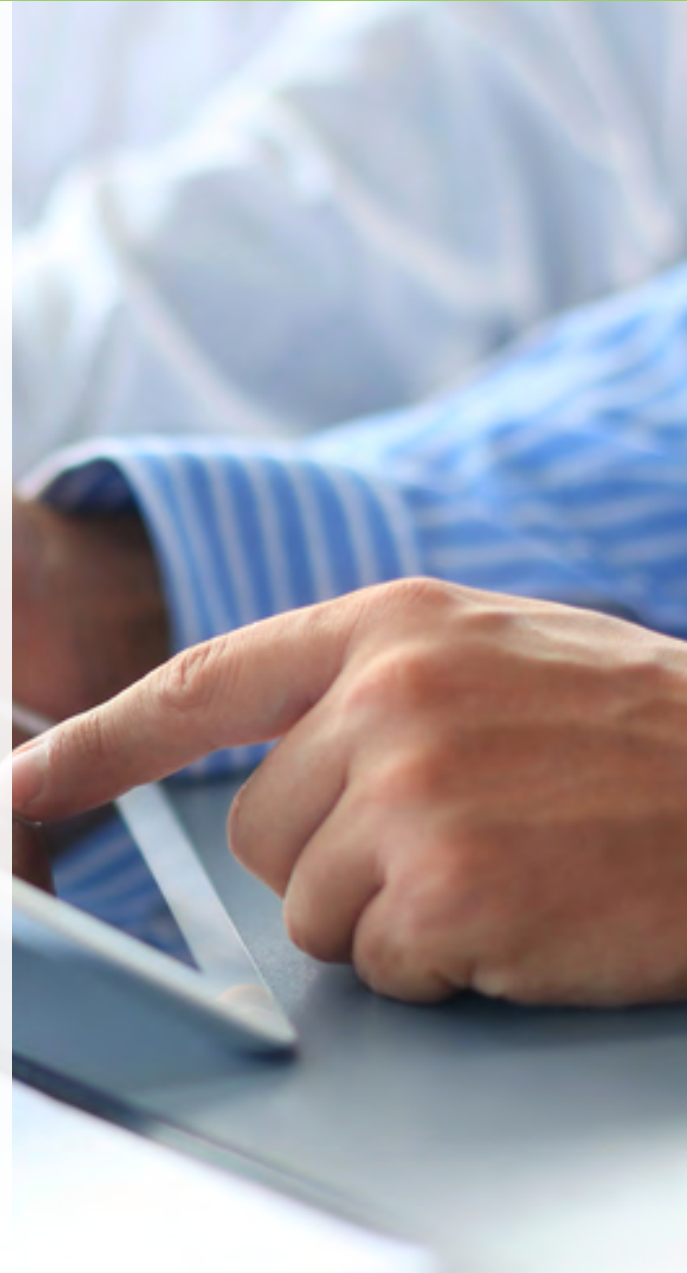
Client buys amount needed today, which includes the protection to fund the needs if they become incapacitated



Flexibility to reduce the amount of ins later on and pay up the balance of the contract



The comfort of knowing the life insurance benefit is guaranteed for as long as they live





Benefits*

- ✓ Guaranteed refund of premium option*
- ✓ Chronic Illness Rider automatically included at no additional charge*
- ✓ Guaranteed Life Insurance Benefit*

SEE ILLUSTRATION*
THE LIVING BENEFITS OF GUL*
ACCELERATED DEATH BENEFIT RIDER*
GUARANTEED REFUND OPTION RIDER*
UNITED OF OMAHA GUL PRODUCT GUIDE*