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

TENNESSEE – Application for Life Insurance

Simplified issue Products – One Base Policy per Application

✍ *Checklist for Submitting a Complete Application*

Please mail application and appropriate forms to: United of Omaha Life Insurance Company,
Attn: Individual Life Underwriting, 9330 State Hwy 133, Blair, NE 68008

☞ Please choose the precise Product, Plan, Rider, and amount of insurance applied for

❑ **Universal Life Products:**
- Guaranteed Universal Life Express
- Indexed Universal Life Express

❑ **Universal Life Express Riders:**
- Accidental Death Benefit Rider
- Guaranteed Insurability Rider
- Disability Waiver of Policy Charges Rider
- Disability Continuation of Planned Premium Rider
- Dependent Children's Rider

❑ **Term Product:**
- Term Life Express

❑ **Term Life Riders:**
- Accidental Death Benefit Rider
- Dependent Children's Rider
- Disability Income Rider
- Disability Waiver of Premium Rider

Application Submission Guidelines

❑ Attach a cover letter or additional information as needed.

❑ Always submit the Producer Statement and Producer Report page.

❑ Always leave all applicable forms and the Life Insurance Buyer's Guide with the client.

❑ All changes should be initialed by the Applicant/Owner.

❑ If a Financial Institution would receive compensation for a sale, the Financial Institution Consumer Disclosure must be signed by the client.

Important Forms

❑ Replacement Notice – if applicable, the client must sign and retain a copy for their records.

❑ Payment Authorization – Complete this form if applicable.

❑ Conditional Receipt – Complete ONLY if you accepted a check or electronic transaction authorization at time of application for the initial premium. **DO NOT** complete the Conditional Receipt if initial payment won't be collected until issue.

❑ Accelerated Benefit Rider Disclosure – The client must sign the Accelerated Benefit Rider Disclosure Form.

❑ Authorization for Release of Information to My Insurance Agent, Agency and/or Authorized Third Party Vendor – Complete this form if applicable. The client must sign and retain a copy for their records.

Supplemental Applications, Forms, and Buyer's Guide:

- ***Child(s) Rider Supplemental Application:*** Required for the Children's Rider.
- ***Disability Supplemental Application:*** Required for the following riders - Disability Waiver of Policy Charges, Disability Continuation of Planned Premium, Disability Income or Disability Waiver of Premium.
- ***Indexed Universal Life Premium Allocation form:*** Required when selecting Indexed Universal Life Express Without Easy Solve on the application.
- ***Illustration:*** Required with signature for Indexed Universal Life Express applications and required with the Guaranteed Universal Life Express application when applying for riders.
- ***Acknowledgment/Illustration Certification form:*** Required when no illustration was used at point of sale, a hard copy of the illustration was not furnished or the policy applied for is other than shown in the illustration.
- ***1035 Exchange:*** By exercising a 1035 (a) exchange, the client may transfer the money from the old carrier to United of Omaha without incurring a taxable gain for federal income tax purposes.
- ***Buyer's Guide:*** For all life products, the shopping guide for insurance is to be given to the consumer at point of sale.

United of Omaha Life Insurance Company

A Mutual *of* Omaha Company
Mutual of Omaha Plaza, Omaha, NE 68175

INDIVIDUAL LIFE INSURANCE APPLICATION

Proposed Insured

Name (First, Middle Initial, Last)	Social Security No.	Sex	Height	Weight	Annual Income

Home Address (Street, City, State, ZIP)	State of Birth	Date of Birth

Best Time to Call	Phone Number	E-mail

Driver's License No.	Driver's License State	Occupation/Duties	Employer

U.S. Citizen?.... ☐ **Yes** ☐ **No** (If "No," complete the Foreign National and Foreign Travel questionnaire)

In the past 12 months, has the Proposed Insured used any form of tobacco, or any form of nicotine replacement therapy? ☐ **Yes** ☐ **No**

Plan Information

Term Life:

- ☐ 30-Year Level Term Life with 30 Year Guarantee
- ☐ 20-Year Level Term Life with 20 Year Guarantee
- ☐ 15-Year Level Term Life with 15 Year Guarantee
- ☐ 10-Year Level Term Life with 10 Year Guarantee

Term Life Express Amount of Insurance Applied for

$_____

Return of Premium..... ☐ **Yes**
(only available for 30-Year Guarantee)

Term Riders: (Complete Supplemental Applications if applying for a Disability Rider or the Children's Rider)

☐ Disability Income Rider (not available with Return of Premium): ☐ 18 months ☐ 30 months
Disability Income Rider Monthly Benefit $_____

☐ Disability Waiver of Premium

☐ Dependent Children's Rider Benefit Amount of Insurance Applied for: ☐ $5,000 ☐ $10,000

☐ Accidental Death Benefit Rider Amount of Insurance Applied for $ _____

Permanent Life:

☐ Guaranteed Universal Life Express Amount of Insurance Applied for $_____ Guaranteed to Age: _____

☐ Indexed Universal Life Express Amount of Insurance Applied for $_____

Choose one: ☐ **With Easy Solve**
Level Death Benefit and 100% Allocated to the '1-Year 100% Participation Strategy'
Do NOT submit the IUL Allocation Form.

☐ **Without Easy Solve**
☐ Option 1 Level Death Benefit
☐ Option 2 Specified Amount Plus Accumulation Value
The IUL Allocation Form MUST be submitted.

Permanent Life Riders: (Complete Supplemental Applications if applying for a Disability Rider or the Children's Rider)

☐ Disability Waiver of Policy Charges Rider ☐ Disability Continuation of Planned Premium Rider Amount $_____

☐ Dependent Children's Rider Benefit Amount of Insurance Applied for: ☐ $5,000 ☐ $10,000

☐ Accidental Death Benefit Rider Amount of Insurance Applied for $ _____

Payment Mode ☐ Annual ☐ Semiannual ☐ Quarterly ☐ Monthly Bank Draft ☐ Other _____

Modal Premium $_____ Collected Premium $_____

Owner (Complete Policyowner Information if Proposed Insured is not the Policyowner)

Name of Policyowner (First, Middle Initial, Last)	Relationship to Proposed Insured	Date of Birth	Phone No.

Policyowner Address (Street, City, State, ZIP)	Social Security No./Tax ID	Citizenship Country

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Beneficiary

Primary Beneficiary	% of Proceeds	Relationship to Insured	Date of Birth
Contingent Beneficiary	**% of Proceeds**	**Relationship to Insured**	**Date of Birth**

If more space is needed, provide information in Comments section.

Other Coverage Information

1. List below all life insurance policies and/or annuity contracts on any person proposed for insurance that are now pending or are now in force (including any that have been assigned or sold). If none, check the following box.. ☐ **None**

2. Has the Proposed Insured had, or intend to have, any life insurance policies, or annuity contracts replaced, converted, reduced, reissued, sold, subjected to borrowing, or otherwise discontinued because of this application? ..... ☐ **Yes** ☐ **No**

The Producer shall comply with any additional state and/or company replacement requirements.

Company	Face Amount	ADB Amount	To Be Replaced or Converted?
			☐ **Yes** ☐ **No**
			☐ **Yes** ☐ **No**
			☐ **Yes** ☐ **No**

3. **In the past 10 years,** has the Proposed Insured been declined for life insurance coverage? ..... ☐ **Yes** ☐ **No**

4. Has the Proposed Insured been offered cash or any other consideration for obtaining this policy? ..... ☐ **Yes** ☐ **No**

5. Are you planning to enter into a finance arrangement to pay any premium payments due under this policy?..... ☐ **Yes** ☐ **No**

6. Do you intend to sell or transfer ownership to a third party in the next five years, or have you sold or transferred ownership of a policy to a third party in the last five years? ..... ☐ **Yes** ☐ **No**

If "Yes" to questions 3, 4, 5 or 6 provide information in Comments section.

Comments

Provide any additional information necessary and the details of "Yes" answers. Always identify question number.

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UNDERWRITING

If the Proposed Insured answers "Yes" to questions 1 through 7 in this section, that person is not eligible for coverage under this application.

	Proposed Insured
1. Has the Proposed Insured ever been diagnosed by a member of the medical profession or been tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)?	☐ **Yes** ☐ **No**
2. Has the Proposed Insured **ever** (i) been diagnosed with, or (ii) received care or treatment for, or (iii) been advised by a member of the medical profession to seek treatment for, or (iv) consulted with a health care provider regarding:	
(a) Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery, Angioplasty, Stent Placement, Valvular Heart Disease with Repair or Replacement, Cardiomyopathy, Congestive Heart Failure, Congenital Heart Disease, Stroke, Transient Ischemic Attack (TIA)/mini-stroke, abnormal heart rhythm, or Cerebral, Aortic or Thoracic Aneurysm?	☐ **Yes** ☐ **No**
(b) Chronic Lung Disease (except mild Asthma), including Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis, Emphysema, Sarcoidosis or Cystic Fibrosis?	☐ **Yes** ☐ **No**
(c) Bipolar Depression, Schizophrenia, Alzheimer's Disease, Dementia, Parkinson's Disease, Sickle Cell Anemia, Lou Gehrig's Disease (ALS), Muscular Dystrophy, Demyelinating Disease including Multiple Sclerosis, Huntington's Disease, Hydrocephalus, Quadriplegia, Paraplegia, Down's Syndrome, Autism, mental incapacity, or any other disease of the central nervous system?	☐ **Yes** ☐ **No**
(d) Chronic Kidney Disease, end-stage Renal Disease with dialysis, or Liver Disease including Cirrhosis, Hepatitis B or Hepatitis C?	☐ **Yes** ☐ **No**
(e) Cancer, Leukemia, Melanoma or any other internal cancer (except basal cell or squamous cell skin cancer)?	☐ **Yes** ☐ **No**
(f) Systemic Lupus or Scleroderma?	☐ **Yes** ☐ **No**
(g) an organ transplant?	☐ **Yes** ☐ **No**
3. Has the Proposed Insured **currently or within the past 12 months**:	
(a) required the assistance of another person or a device of any kind for bathing, dressing, eating, toileting, getting in and out of a chair or bed, or the management of bowel or bladder problems?	☐ **Yes** ☐ **No**
(b) received, or been advised by a member of the medical profession to have, any of the following types of care: nursing home, assisted living facility, adult day care facility, home health care services or is the Proposed Insured currently confined to any hospital or other medical facility?	☐ **Yes** ☐ **No**
(c) used any of the following: walker, wheelchair, electric scooter, oxygen, or catheter?	☐ **Yes** ☐ **No**
4. In the past 12 months, has the Proposed Insured:	
(a) been advised by a member of the medical profession to have a surgical operation, diagnostic testing other than for routine screening purposes or for those related to HIV/AIDS , treatment, or other procedure which has not been done?	☐ **Yes** ☐ **No**
(b) consulted a physician for chronic cough, unexplained weight loss greater than 10 pounds (other than due to diet or exercise), fatigue or unexplained gastrointestinal bleeding?	☐ **Yes** ☐ **No**
5. In the next 2 years, will the Proposed Insured engage in any motor sports racing, boat racing, parachuting/skydiving, hang gliding, base jumping, rock or mountain climbing?	☐ **Yes** ☐ **No**
6. In the past 10 years, has the Proposed Insured:	
(a) used alcohol to a degree that required treatment or been advised to limit or discontinue its use by a member of the medical profession?	☐ **Yes** ☐ **No**
(b) used or been convicted of possession of unlawful drugs or used prescription drugs other than as prescribed in any form?	☐ **Yes** ☐ **No**
(c) been convicted of or currently awaiting trial for a felony?	☐ **Yes** ☐ **No**
(d) been hospitalized for high blood pressure or any mental or nervous disorder?	☐ **Yes** ☐ **No**
7. In the past 5 years, has the Proposed Insured been convicted of driving under the influence of drugs or alcohol, been convicted of reckless driving or been convicted of four or more moving violations?	☐ **Yes** ☐ **No**

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Underwriting Continued

	Proposed Insured
8. Has the Proposed Insured ever (a) received care or treatment for, or (b) been advised by a physician or health care provider to seek treatment for:	
(a) Diabetes?	☐ **Yes** ☐ **No**
(b) Diabetes before age 50 other than Gestational Diabetes?	☐ **Yes** ☐ **No**
(c) Diabetes at any age with complications of Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve) or Peripheral Vascular Disease (PVD or PAD)?	☐ **Yes** ☐ **No**
9. In the past 12 months, has the Proposed Insured applied for or received disability, hospital or medical benefits from any insurance company, government, employer, or other source (other than for maternity, fractures, spinal or back disorders or hip or knee replacement)?	☐ **Yes** ☐ **No**
10. In the past 5 years, has the Proposed Insured consulted with a doctor or been hospitalized or treated by a health care provider for any other health condition (other than for routine physical checkups, eye, employment or FAA examinations)?	☐ **Yes** ☐ **No**

If answered "Yes" to questions 8-10, please list details below. If more space is needed, use the Comments section in Part 1.

Person Proposed for Insurance	Medical Impairment, Injury, Illness or Results of Testing or Examinations (If operation was performed, state type)	Month and Year	Duration	Name, Address, ZIP and Telephone Number of Hospital and/or Attending Physician

~~**11.** If the Proposed Insured is age 61 or older with a face amount greater than $250,000, provide the name and address of personal physician.~~

Authorization and Agreement

Authorization: I authorize any medical provider, hospital, clinic, pharmacy, pharmacy benefit manager, or other medical care facility, MIB, Inc. (MIB), state department of motor vehicles and other entities processing motor vehicle records, insurance companies or consumer reporting agencies to release information about me or my health, such as, medical history, including the presence of HIV infection, AIDS or ARC, mental or physical condition, prescription drug records, drug or alcohol use, driving record or insurance claims information, to United of Omaha Life Insurance Company ("United of Omaha"). The information will be used to determine my eligibility for insurance or to resolve or contest any issues of incomplete, incorrect or misrepresented information on this application that may arise. I also authorize United of Omaha to disclose information to MIB. I understand that my information received by MIB may be disclosed, upon request, to another member company with whom I apply for life or health insurance or to whom I may submit a claim for benefits. If the person or entity to whom information is disclosed is not a health care provider or health plan subject to federal privacy regulations, the information may be redisclosed without the protection of the federal privacy regulations. This authorization is valid for 24 months from the date signed. I may refuse to sign this authorization but if I refuse, the insurance I am applying for will not be issued. I may revoke this authorization at any time by written notice to the address below. This revocation is limited to the extent that United of Omaha has taken action in reliance on the authorization or the law allows United of Omaha to contest the issuance of the policy or a claim under the policy. I will receive a copy of this authorization.

Agreement: I represent the information above is true and complete. Any incorrect or misleading answers may void this application and any issued policy effective the issue date. Unless otherwise provided under a conditional receipt, I understand that no insurance shall take effect until all outstanding application requirements have been received, a policy is issued and the first premium is received by United of Omaha during the proposed insured's lifetime. The issue date of the policy will be the date shown on the policy, even though coverage may not become effective until a later date. You must immediately notify United of Omaha if there has been a change in the proposed insured's health or habits that will change any statement or answer to any question in the application as of the date the policy is delivered. No policy of any kind will be in effect if the proposed insured dies or is otherwise ineligible for the insurance for which they applied. No producer can waive or change any receipt or policy provision or agree to issue any policy.

Fraud Warning: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Signed at: _____ (City) _____ (State) Date _____ (Mo Day Yr)

_____
Signature of Proposed Insured Age 15 and Over

_____
Signature of Applicant/Owner/Trustee if other than Proposed Insured **or** if the Owner is a corporation, trust, or other entity. Include title of Signee(s).

_____
Signature of Parent or Guardian if Proposed is under Age 15

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Producer Statement

1. Has any person proposed for insurance informed you, the Producer(s), that he/she has one or more existing life insurance policies and/or annuity contracts in force? ..... ☐ **Yes** ☐ **No**

If "Yes," give name(s) of the person(s) _____

_____

2. Do you, the Producer(s), know or have reason to believe that the policy(ies) applied for has replaced or will replace any existing life insurance policies or annuity contracts? ..... ☐ **Yes** ☐ **No**

3. Did you, the Producer(s), give each person proposed for insurance the MIB Group, Inc. Pre-Notice, the Notice of Information Practices and the Life Insurance Buyer's Guide and comply with all state and Company replacement requirements? ☐ **Yes** ☐ **No** **If "No," please explain** _____

_____

_____

4. I/We certify that, during an interview with the Proposed Insured, I/we asked each question exactly as written and recorded the answers provided by the Proposed Insured(s) completely and accurately. ☐ **Yes** ☐ **No**
If "No," please explain _____

_____

_____

5. I conducted said interview in person ☐ **Yes** ☐ **No** **If "No," please explain** _____

_____

6. **(a)** Are you related to the Proposed Insured or Owner? ☐ **Yes** ☐ **No** **If "Yes," state relationship** _____

_____

(b) How long have you known the Proposed Insured? _____

(c) How long have you known the proposed Owner? _____

7. Previous residence(s) of Proposed Insured for past five years.

Address	From	To

_____ _____ _____
Signature of Producer #1 Production Number Mo Day Yr

_____ _____ _____
Signature of Producer #2 Production Number Mo Day Yr

_____
Print or Stamp Producer #1 Name

_____
Print or Stamp Producer #2 Name

_____ _____
General Agent/General Manager Name General Agent/General Manager Stamp

PLEASE SUBMIT ALL PAGES

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Producer's Report

(Must be completed by the Producer who obtained the application on the Proposed Primary Insured named below.)

1. Proposed Primary
Insured Full Name _____
First Name Initial Last Name

2. Please Note: A recent mortgage is not required for issuance of this policy.

Has the Proposed Insured purchased a home or refinanced a home within the last 2 years? ..... ☐ **Yes** ☐ **No**
If "Yes," then complete the remainder of Question 2

Approximate Mortgage Loan Amount $ _____

Mortgage Loan Financial Institution Name _____

3. Have you, the producer, observed or are you aware of any additional information that may affect the issuance of this policy?
If "Yes," explain below ..... ☐ **Yes** ☐ **No**

_____

_____

_____

_____

_____

_____

United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600

PAYMENT AUTHORIZATION FORM

Proposed Insured/Insured: _____ Policy Number(s) if known: _____

Complete this form only when authorizing a bank account for withdrawal for a premium payment.

Payment Information For The First Payment- Can Be Different Than The Ongoing Payments

Initial Premium Payment (select only one option) Amount Quoted $ _____

- ☐ Deduct premium immediately upon approval/issue
- ☐ Deduct initial premium on or after: _____/_____/_____ (Please Note: If the policy issue is after the date selected, the initial payment will be deducted on the date the policy is issued or all delivery requirements are received.)
- ☐ Check collected and mailed to Mutual of Omaha

Money will be deducted from your account as stated above. The first deduction may occur on a date different than the ongoing payments. Depending on the amount of time elapsed between the policy date and the date the policy is issued, the amount of the first deduction may exceed one regular payment amount. We **CANNOT** establish electronic payments from foreign banks.

Payment Information For Ongoing Payments- Automatic Bank Account Deduction

Ongoing Automatic Monthly Premium Payments (Once a Month)- Select only one option

- ☐ Choose the day payments will be deducted every month from your bank account:
  (**1st through the 28th** or **Last Day** of every month) _____

-OR-

- ☐ Choose the week and weekday that payments will be deducted every month from your bank account:
  (For example, 3rd Wednesday of every month)
  Week (1st, 2nd, 3rd, 4th, Last) _____ **Weekday (Mon, Tue, Wed, Thu, Fri)** _____

Each month, payments will be automatically deducted from the account below on the day selected above. If no date is selected, premiums will be deducted on the policy date (which is determined at the time the policy is issued and can be found within the policy). **Ongoing deductions will begin once the policy is issued. If the scheduled deduction date lands on a weekend or holiday, the payment will process on the following business day.**

Payor Information

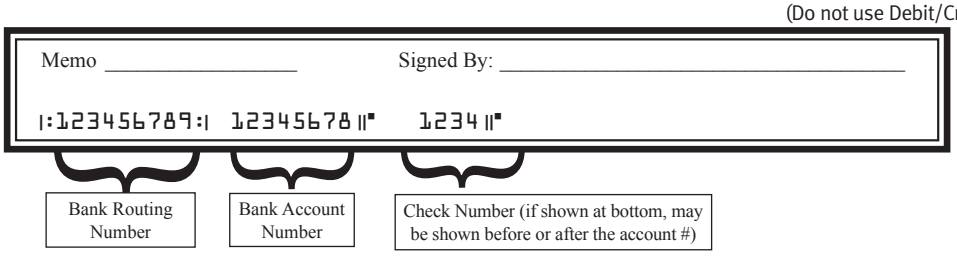
Name of payor as shown on bank account: _____

If premium is **NOT** paid by Proposed Insured/Insured, indicate the bank account owner's relationship to Proposed Insured/Insured by selecting one of the following. (Additional documentation may be required)

- ☐ Employer
- ☐ Business owned by Proposed Insured/Insured or spouse
- ☐ Power of Attorney or legal guardian
- ☐ Living Trust
- ☐ Other _____

Payor Account Information

1. Account Type (check one): ☐ Checking ☐ Savings
2. Name of Financial Institution: _____
3. Complete information below or attach a voided check here.
   Bank Routing Number: _____ Bank Account Number: _____
   (Do not use Debit/Credit Card numbers)



Payor Authorization

I authorize United of Omaha Life Insurance Company to initiate any initial or recurring preauthorized electronic transfers from my account. I understand the amounts may vary as premium shortages may result from a variety of reasons, including underwriting adjustments. This authorization will be effective until I give you at least three business days notice to cancel. If notice is given verbally, United of Omaha Life Insurance Company may require written confirmation within 15 days after my verbal notice.

Date _____ X _____

Mo./Day/Yr. Payor Authorized Signature as Shown on Account

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ACCELERATED DEATH BENEFIT RIDER DISCLOSURE

The benefits received under any accelerated death benefit rider may be taxable and may adversely affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax advisor regarding the tax treatment of accelerated benefits. You should contact a qualified advisor or the applicable government agency (such as the local Medicaid office) for advice regarding eligibility for Medicaid or other government benefits or entitlements before requesting this benefit.

Accelerated benefits do not and are not intended to qualify as long-term care insurance. Benefit payments under an accelerated death benefit rider are intended to qualify for favorable tax treatment.

Disclosure for Term Life Insurance Policies

If you are applying for term life insurance, this disclosure is a brief description of the Accelerated Death Benefit Rider and the effects on your policy. This disclosure is not an insurance contract, but only a summary of the coverage provided by the riders. There is no premium charge for the riders.

Return of Premium:

Benefit Description

While the rider is in force and if the Insured is diagnosed as having a Terminal Illness, you may make a one-time election to receive an accelerated death benefit equal to 92% of the policy's death benefit.[1] A Terminal Illness is a medical condition that, within a reasonable degree of certainty, will result in the Insured's death within 24 months or less from the date on the statement of proof of Terminal Illness. A physician must sign and date the statement of proof of Terminal Illness.

[1] *In* ***Indiana,*** 94%.

Effect of the Accelerated Death Benefit on the Policy

When we pay the accelerated death benefit, the policy and all its riders will terminate.

Non-Return of Premium:

Benefit Description - Accelerated Death Benefit for Terminal Illness Rider

If the insured is diagnosed as having a Terminal Illness while the policy is in force, you may make a one-time election to receive an accelerated death benefit up to 80% of the policy's death benefit. A Terminal Illness is a medical condition that, within a reasonable degree of medical certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of Terminal Illness.

We will reduce the Terminal Illness benefit by the Accelerated Death Benefit Interest Rate and a $100 charge.

Benefit Description - Accelerated Death Benefit for Chronic Illness Rider

If the insured is diagnosed as being Chronically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Chronically Ill means that within the last 12 months a physician has certified that for a continuous period of at least 90 days, the insured is: (a) unable to perform (without substantial assistance from another person) at least two activities of daily living; or (b) requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairments.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code multiplied by the number of days in the current calendar year that the insured is expected to be Chronically Ill. The Internal Revenue Service announces the per diem limit for each calendar year.

We will reduce the Chronic Illness benefit by an actuarial present value factor, future unpaid premiums, and a $100 charge. The actuarial present value factor will be based on the life expectancy of the insured and the Accelerated Death Benefit Interest Rate.

Benefit Description - Accelerated Death Benefit for Critical Illness Rider

If the insured is diagnosed as being Critically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Critically Ill means that within the last 12 months a physician has certified that the insured has one or more of the following conditions: AIDS, Amyotrophic Lateral Sclerosis (ALS), Dementia, End Stage Renal Failure (Kidney Failure), Life Threatening (Invasive) Cancer, Major Organ Failure, Myocardial Infarction (Heart Attack), Severe Burns, Stroke or Surgical Treatment of an Aortic Aneurysm.

We will reduce the Critical Illness benefit by an actuarial present value factor, future unpaid premiums, and a $100 charge. The actuarial present value factor will be based on the life expectancy of the insured and the Accelerated Death Benefit Interest Rate.

Requesting an Acceleration

You may elect to receive the Chronic Illness or Critical Illness benefit more than once, and there must be at least 12 months between acceleration requests. In contrast, you may elect to receive the Terminal Illness benefit only once. If you elect to receive the Terminal Illness benefit, the Chronic Illness and Critical Illness benefits are no longer available.

The requested acceleration cannot be less than $5,000 under any rider. The maximum sum of all accelerated death benefit payments, for the policy to which this rider is attached, cannot exceed 80% of the policy's face amount as of the policy issue date. The issue date and face amount are shown on the policy data page.

Effect of the Accelerated Death Benefit on the Policy

When we pay the accelerated death benefit, the policy will continue with a reduced face amount and a reduced premium.

- continued on next page -

Disclosure for Universal Life Insurance Policies

If you are applying for universal life insurance benefits, this disclosure is a brief description of the Accelerated Death Benefit for Terminal Illness Rider, the Accelerated Death Benefit for Chronic Illness Rider, and their effects on your policy. This disclosure is not an insurance contract, but only a summary of the coverage provided by the riders. There is no premium or cost of insurance for these riders.

Benefit Description - Accelerated Death Benefit For Terminal Illness Rider

If the insured is diagnosed as having a Terminal Illness while the policy is in force, you may make a one-time election to receive an accelerated death benefit. The sum of all requested accelerations under the Terminal Illness Rider and the Chronic Illness Rider may not exceed the lesser of $1,000,000 or 80% of the specified amount as of the date of the first requested acceleration.

A Terminal Illness is a medical condition that, within a reasonable degree of medical certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.

We will reduce the Terminal Illness benefit by an actuarial discount rate and a $100 charge, and the pro-rated amount of any outstanding loans. The actuarial discount rate will not be greater than 6%.

Benefit Description - Accelerated Death Benefit for Chronic Illness Rider

If the insured is diagnosed as being Chronically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Chronically Ill means that within the last 12 months a physician has certified that for a continuous period of at least 90 days, the insured is: (a) unable to perform (without substantial assistance from another person) at least two activities of daily living; or (b) requires substantial supervision to protect himself or herself from threats and safety due to severe cognitive impairments.

The sum of all requested accelerations may not exceed the lesser of $1,000,000 or 80% of the specified amount as of the date of the first requested acceleration. Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code multiplied by the number of days in the current calendar year that the insured is expected to be Chronically Ill. The Internal Revenue Service announces the per diem limit for each calendar year.

You may elect to receive the Chronic Illness benefit more than once, and there must be at least 12 months between acceleration requests. In contrast, you may elect to receive the Terminal Illness benefit only once. If you elect to receive the Terminal Illness benefit, the Chronic Illness benefit is no longer available.

We will reduce the Chronic Illness benefit by an actuarial discount rate multiplied by the insured's life expectancy in years, a $100 charge, and the pro-rated amount of any outstanding loans.

Benefit Description - Accelerated Death Benefit for Critical Illness Rider (this rider is only available with indexed universal life express policies)

If the insured is diagnosed as being Critically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

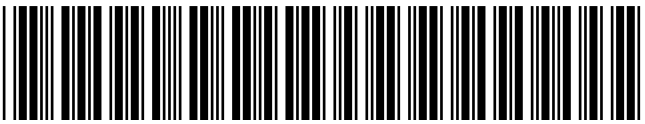
Critically Ill means that within the last 12 months a physician has certified that the insured has one or more of the following conditions: AIDS, Amyotrophic Lateral Sclerosis (ALS), Dementia, End Stage Renal Failure (Kidney Failure), Life Threatening (Invasive) Cancer, Major Organ Failure, Myocardial Infarction (Heart Attack), Severe Burns, Stroke or Surgical Treatment of an Aortic Aneurysm.

The minimum acceleration amount under this rider is $5,000. The maximum sum of all accelerated death benefit payments cannot exceed 80% of the policy's face amount as of the policy issue date. You may elect to receive the Critical Illness benefit more than once, and there must be at least 12 months between acceleration requests.

We will reduce the Critical Illness benefit by an actuarial present value factor, future unpaid premiums, and a $100 charge. The actuarial present value factor will be based on the life expectancy of the insured and the Accelerated Death Benefit Interest Rate.

Effect of the Accelerated Death Benefit on the Policy

When we pay any accelerated death benefit, the following will occur: (a) we will reduce the specified amount, accumulation value, and any loan by the same proportion as the death benefit; and (b) the monthly deduction and cost of insurance charge will be based on the reduced specified amount.



Acknowledgment

I acknowledge receipt of this Disclosure Form

Applicant/Owner Signature _____ Date _____

I have provided this Disclosure Form to the Applicant

Producer Signature _____ Date _____

Conditional Receipt ("Receipt")

United of Omaha Life Insurance Company ("United", "we"), Mutual of Omaha Plaza, Omaha, NE 68175

If any proposed insured dies while coverage under this Receipt is in effect, we will pay to the beneficiary(ies) named in the application the amount described in the section below entitled "Benefit".

Date of Receipt:_____

Benefit

For purposes of this Receipt, the benefit under this Receipt is an amount equal to the lesser of: (1) the amount of the death benefit that would be payable in the first policy year under the policy as applied for in the application; or (2) $100,000 minus the amount of any insurance on the Proposed Insured's life under any other temporary insurance agreements and/or conditional receipts. In no event will the amount of the Conditional Receipt benefit under this Receipt exceed $100,000.

Conditions

Conditions under which a benefit may be payable under this Receipt prior to policy delivery:

1 The amount received via check or authorized electronic transaction with the application is sufficient to pay: (a) the first premium of a fixed premium plan at the mode applied for; or (b) the first planned periodic premium on a flexible premium plan; and
2 Each person proposed for insurance is, as of the application date, eligible for the exact policy applied for, according to the underwriting standards of United then in effect, without modification of the plan, premium rate, benefits, class and amounts of coverage applied for; and
3 To the best knowledge and belief of those signing the application, all the statements and answers in the application are true and complete when made; and
4 All parts of the application, and if required, exams, supplements to the application, questionnaires and amendments to the application, are completed and received by United.

If a Proposed Insured dies by suicide or self-inflicted injury, while sane or insane, United will not be liable under this Receipt except to return any payment paid with the application.

End Date

This Receipt and any coverage provided hereunder will **END** on the earliest of the following dates:

1 60 days from the date of this Receipt; or
2 The date we deliver the policy applied for to the Applicant/Owner and all delivery requirements have been completed; or
3 The date we mail you a letter notifying you that we: (a) are unable to approve the requested coverage at the risk class applied for; or (b) have declined to issue you a policy; or (c) will not provide conditional receipt coverage; or
4 The date the Applicant/Owner withdraws the application for insurance.

Signatures

This Receipt does not limit United in applying its underwriting standards to the application nor does this Receipt limit or waive any rights under any life insurance policy issued. If United rejects or declines the application, United will refund the applicant any premium paid with the application.

I/We have read and received a copy of this Receipt and understand and agree to all of its terms. I/We verify the above answers are true and complete to the best of my/our knowledge and belief. I/We understand that the Producer has no authority to change the terms of this Receipt.

_____ _____
Signature of Proposed Insured Date

_____ _____
Signature of Other Proposed Insured Date

_____ _____
Signature of Applicant/Owner (if other than Proposed Insured) Date

Payment Method: Check ☐ Electronic Transaction Authorization ☐ Amount remitted/authorized $_____

I/We agree that I/We am/are not authorized to change or waive the terms of this Receipt and represent that I/We have not attempted to do so. I/We have read and explained the terms of this Receipt to the Proposed Insured(s) and the Applicant/Owner. I/We have left a copy with the Applicant/Owner.

_____ _____
Signature of Producer Date

_____ _____
Signature of Producer Date

Mutual of Omaha Insurance Company
United of Omaha Life Insurance Company

Authorization for Release of Information to My Insurance Agent, Agency and/or Authorized Third Party Vendor

I authorize Mutual of Omaha Insurance Company and their affiliated companies (Mutual), or authorized third party vendor, to disclose personal and medical information about me to my insurance agent and/or agency.

Information that Mutual or an authorized third party vendor may disclose includes medical information and other personal information as it relates to actions Mutual may have taken based on this information, such as charging me a higher premium for my insurance, changing benefits to something other than I applied for or declining my application for insurance.

The information will be used to help me with the insurance application process or to find other insurance coverage options.

I understand that if the person or entity that receives the above information is not covered by federal privacy regulations, the information described above may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

I understand that I may refuse to sign this authorization. If I refuse to sign it will not affect the issuance of the insurance for which I am applying.

Unless revoked earlier, this authorization will remain in effect for 24 months from the date I sign it. I understand that I may revoke this authorization at any time, by written notice to: Mutual of Omaha, ATTN: Individual Underwriting, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

I realize that my right to revoke this authorization is limited to the extent that Mutual has taken action in reliance on the authorization.

I understand that I will receive a copy of the authorization.

X _____ Signature of Applicant A	_____ Date
X _____ Signature of Applicant B	_____ Date

M28704

Company's Copy

CLIENT FORMS

IMPORTANT DOCUMENTS

LEAVE THE FOLLOWING REMAINING PAGES WITH CLIENT(S)

As part of the application process, the applicant has signed multiple forms. Applicant copies of these forms and notifications on the following pages are to be left with applicant(s). **However, do not provide the Conditional Receipt to the client if a check or electronic transaction authorization for the initial premium was not collected at the time of application.**

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

ACCELERATED DEATH BENEFIT RIDER DISCLOSURE

The benefits received under any accelerated death benefit rider may be taxable and may adversely affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax advisor regarding the tax treatment of accelerated benefits. You should contact a qualified advisor or the applicable government agency (such as the local Medicaid office) for advice regarding eligibility for Medicaid or other government benefits or entitlements before requesting this benefit.

Accelerated benefits do not and are not intended to qualify as long-term care insurance. Benefit payments under an accelerated death benefit rider are intended to qualify for favorable tax treatment.

Disclosure for Term Life Insurance Policies

If you are applying for term life insurance, this disclosure is a brief description of the Accelerated Death Benefit Rider and the effects on your policy. This disclosure is not an insurance contract, but only a summary of the coverage provided by the riders. There is no premium charge for the riders.

Return of Premium:

Benefit Description

While the rider is in force and if the Insured is diagnosed as having a Terminal Illness, you may make a one-time election to receive an accelerated death benefit equal to 92% of the policy's death benefit.[1] A Terminal Illness is a medical condition that, within a reasonable degree of certainty, will result in the Insured's death within 24 months or less from the date on the statement of proof of Terminal Illness. A physician must sign and date the statement of proof of Terminal Illness.

[1] *In* ***Indiana,*** 94%.

Effect of the Accelerated Death Benefit on the Policy

When we pay the accelerated death benefit, the policy and all its riders will terminate.

Non-Return of Premium:

Benefit Description - Accelerated Death Benefit for Terminal Illness Rider

If the insured is diagnosed as having a Terminal Illness while the policy is in force, you may make a one-time election to receive an accelerated death benefit up to 80% of the policy's death benefit. A Terminal Illness is a medical condition that, within a reasonable degree of medical certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of Terminal Illness.

We will reduce the Terminal Illness benefit by the Accelerated Death Benefit Interest Rate and a $100 charge.

Benefit Description - Accelerated Death Benefit for Chronic Illness Rider

If the insured is diagnosed as being Chronically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Chronically Ill means that within the last 12 months a physician has certified that for a continuous period of at least 90 days, the insured is: (a) unable to perform (without substantial assistance from another person) at least two activities of daily living; or (b) requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairments.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code multiplied by the number of days in the current calendar year that the insured is expected to be Chronically Ill. The Internal Revenue Service announces the per diem limit for each calendar year.

We will reduce the Chronic Illness benefit by an actuarial present value factor, future unpaid premiums, and a $100 charge. The actuarial present value factor will be based on the life expectancy of the insured and the Accelerated Death Benefit Interest Rate.

Benefit Description - Accelerated Death Benefit for Critical Illness Rider

If the insured is diagnosed as being Critically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Critically Ill means that within the last 12 months a physician has certified that the insured has one or more of the following conditions: AIDS, Amyotrophic Lateral Sclerosis (ALS), Dementia, End Stage Renal Failure (Kidney Failure), Life Threatening (Invasive) Cancer, Major Organ Failure, Myocardial Infarction (Heart Attack), Severe Burns, Stroke or Surgical Treatment of an Aortic Aneurysm.

We will reduce the Critical Illness benefit by an actuarial present value factor, future unpaid premiums, and a $100 charge. The actuarial present value factor will be based on the life expectancy of the insured and the Accelerated Death Benefit Interest Rate.

Requesting an Acceleration

You may elect to receive the Chronic Illness or Critical Illness benefit more than once, and there must be at least 12 months between acceleration requests. In contrast, you may elect to receive the Terminal Illness benefit only once. If you elect to receive the Terminal Illness benefit, the Chronic Illness and Critical Illness benefits are no longer available.

The requested acceleration cannot be less than $5,000 under any rider. The maximum sum of all accelerated death benefit payments, for the policy to which this rider is attached, cannot exceed 80% of the policy's face amount as of the policy issue date. The issue date and face amount are shown on the policy data page.

Effect of the Accelerated Death Benefit on the Policy

When we pay the accelerated death benefit, the policy will continue with a reduced face amount and a reduced premium.

- continued on next page -

Disclosure for Universal Life Insurance Policies

If you are applying for universal life insurance benefits, this disclosure is a brief description of the Accelerated Death Benefit for Terminal Illness Rider, the Accelerated Death Benefit for Chronic Illness Rider, and their effects on your policy. This disclosure is not an insurance contract, but only a summary of the coverage provided by the riders. There is no premium or cost of insurance for these riders.

Benefit Description - Accelerated Death Benefit For Terminal Illness Rider

If the insured is diagnosed as having a Terminal Illness while the policy is in force, you may make a one-time election to receive an accelerated death benefit. The sum of all requested accelerations under the Terminal Illness Rider and the Chronic Illness Rider may not exceed the lesser of $1,000,000 or 80% of the specified amount as of the date of the first requested acceleration.

A Terminal Illness is a medical condition that, within a reasonable degree of medical certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.

We will reduce the Terminal Illness benefit by an actuarial discount rate and a $100 charge, and the pro-rated amount of any outstanding loans. The actuarial discount rate will not be greater than 6%.

Benefit Description - Accelerated Death Benefit for Chronic Illness Rider

If the insured is diagnosed as being Chronically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Chronically Ill means that within the last 12 months a physician has certified that for a continuous period of at least 90 days, the insured is: (a) unable to perform (without substantial assistance from another person) at least two activities of daily living; or (b) requires substantial supervision to protect himself or herself from threats and safety due to severe cognitive impairments.

The sum of all requested accelerations may not exceed the lesser of $1,000,000 or 80% of the specified amount as of the date of the first requested acceleration. Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code multiplied by the number of days in the current calendar year that the insured is expected to be Chronically Ill. The Internal Revenue Service announces the per diem limit for each calendar year.

You may elect to receive the Chronic Illness benefit more than once, and there must be at least 12 months between acceleration requests. In contrast, you may elect to receive the Terminal Illness benefit only once. If you elect to receive the Terminal Illness benefit, the Chronic Illness benefit is no longer available.

We will reduce the Chronic Illness benefit by an actuarial discount rate multiplied by the insured's life expectancy in years, a $100 charge, and the pro-rated amount of any outstanding loans.

Benefit Description - Accelerated Death Benefit for Critical Illness Rider (this rider is only available with indexed universal life express policies)

If the insured is diagnosed as being Critically Ill while the policy is in force, you may elect to receive an accelerated death benefit.

Critically Ill means that within the last 12 months a physician has certified that the insured has one or more of the following conditions: AIDS, Amyotrophic Lateral Sclerosis (ALS), Dementia, End Stage Renal Failure (Kidney Failure), Life Threatening (Invasive) Cancer, Major Organ Failure, Myocardial Infarction (Heart Attack), Severe Burns, Stroke or Surgical Treatment of an Aortic Aneurysm.

The minimum acceleration amount under this rider is $5,000. The maximum sum of all accelerated death benefit payments cannot exceed 80% of the policy's face amount as of the policy issue date. You may elect to receive the Critical Illness benefit more than once, and there must be at least 12 months between acceleration requests.

We will reduce the Critical Illness benefit by an actuarial present value factor, future unpaid premiums, and a $100 charge. The actuarial present value factor will be based on the life expectancy of the insured and the Accelerated Death Benefit Interest Rate.

Effect of the Accelerated Death Benefit on the Policy

When we pay any accelerated death benefit, the following will occur: (a) we will reduce the specified amount, accumulation value, and any loan by the same proportion as the death benefit; and (b) the monthly deduction and cost of insurance charge will be based on the reduced specified amount.

Acknowledgment

I acknowledge receipt of this Disclosure Form

Applicant/Owner Signature _____ Date _____

I have provided this Disclosure Form to the Applicant

Producer Signature _____ Date _____

Authorization for Release of Information to My Insurance Agent, Agency and/or Authorized Third Party Vendor

I authorize Mutual of Omaha Insurance Company and their affiliated companies (Mutual), or authorized third party vendor, to disclose personal and medical information about me to my insurance agent and/or agency.

Information that Mutual or an authorized third party vendor may disclose includes medical information and other personal information as it relates to actions Mutual may have taken based on this information, such as charging me a higher premium for my insurance, changing benefits to something other than I applied for or declining my application for insurance.

The information will be used to help me with the insurance application process or to find other insurance coverage options.

I understand that if the person or entity that receives the above information is not covered by federal privacy regulations, the information described above may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

I understand that I may refuse to sign this authorization. If I refuse to sign it will not affect the issuance of the insurance for which I am applying.

Unless revoked earlier, this authorization will remain in effect for 24 months from the date I sign it. I understand that I may revoke this authorization at any time, by written notice to: Mutual of Omaha, ATTN: Individual Underwriting, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

I realize that my right to revoke this authorization is limited to the extent that Mutual has taken action in reliance on the authorization.

I understand that I will receive a copy of the authorization.

X _____ Signature of Applicant A	_____ Date
X _____ Signature of Applicant B	_____ Date

M28704

Conditional Receipt ("Receipt")

United of Omaha Life Insurance Company ("United", "we"), Mutual of Omaha Plaza, Omaha, NE 68175

If any proposed insured dies while coverage under this Receipt is in effect, we will pay to the beneficiary(ies) named in the application the amount described in the section below entitled "Benefit".

Date of Receipt:_____

Benefit

For purposes of this Receipt, the benefit under this Receipt is an amount equal to the lesser of: (1) the amount of the death benefit that would be payable in the first policy year under the policy as applied for in the application; or (2) $100,000 minus the amount of any insurance on the Proposed Insured's life under any other temporary insurance agreements and/or conditional receipts. In no event will the amount of the Conditional Receipt benefit under this Receipt exceed $100,000.

Conditions

Conditions under which a benefit may be payable under this Receipt prior to policy delivery:

1 The amount received via check or authorized electronic transaction with the application is sufficient to pay: (a) the first premium of a fixed premium plan at the mode applied for; or (b) the first planned periodic premium on a flexible premium plan; and
2 Each person proposed for insurance is, as of the application date, eligible for the exact policy applied for, according to the underwriting standards of United then in effect, without modification of the plan, premium rate, benefits, class and amounts of coverage applied for; and
3 To the best knowledge and belief of those signing the application, all the statements and answers in the application are true and complete when made; and
4 All parts of the application, and if required, exams, supplements to the application, questionnaires and amendments to the application, are completed and received by United.

If a Proposed Insured dies by suicide or self-inflicted injury, while sane or insane, United will not be liable under this Receipt except to return any payment paid with the application.

End Date

This Receipt and any coverage provided hereunder will **END** on the earliest of the following dates:

1 60 days from the date of this Receipt; or
2 The date we deliver the policy applied for to the Applicant/Owner and all delivery requirements have been completed; or
3 The date we mail you a letter notifying you that we: (a) are unable to approve the requested coverage at the risk class applied for; or (b) have declined to issue you a policy; or (c) will not provide conditional receipt coverage; or
4 The date the Applicant/Owner withdraws the application for insurance.

Signatures

This Receipt does not limit United in applying its underwriting standards to the application nor does this Receipt limit or waive any rights under any life insurance policy issued. If United rejects or declines the application, United will refund the applicant any premium paid with the application.

I/We have read and received a copy of this Receipt and understand and agree to all of its terms. I/We verify the above answers are true and complete to the best of my/our knowledge and belief. I/We understand that the Producer has no authority to change the terms of this Receipt.

_____ _____
Signature of Proposed Insured Date

_____ _____
Signature of Other Proposed Insured Date

_____ _____
Signature of Applicant/Owner (if other than Proposed Insured) Date

Payment Method: Check ☐ Electronic Transaction Authorization ☐ Amount remitted/authorized $_____

I/We agree that I/We am/are not authorized to change or waive the terms of this Receipt and represent that I/We have not attempted to do so. I/We have read and explained the terms of this Receipt to the Proposed Insured(s) and the Applicant/Owner. I/We have left a copy with the Applicant/Owner.

_____ _____
Signature of Producer Date

_____ _____
Signature of Producer Date

United of Omaha Life Insurance Company - MIB Group, Inc. Pre-Notice

Information regarding your insurability will be treated as confidential. United of Omaha Life Insurance Company, or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information is: 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

United of Omaha Life Insurance Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Applicant's/Owner's Copy L7941