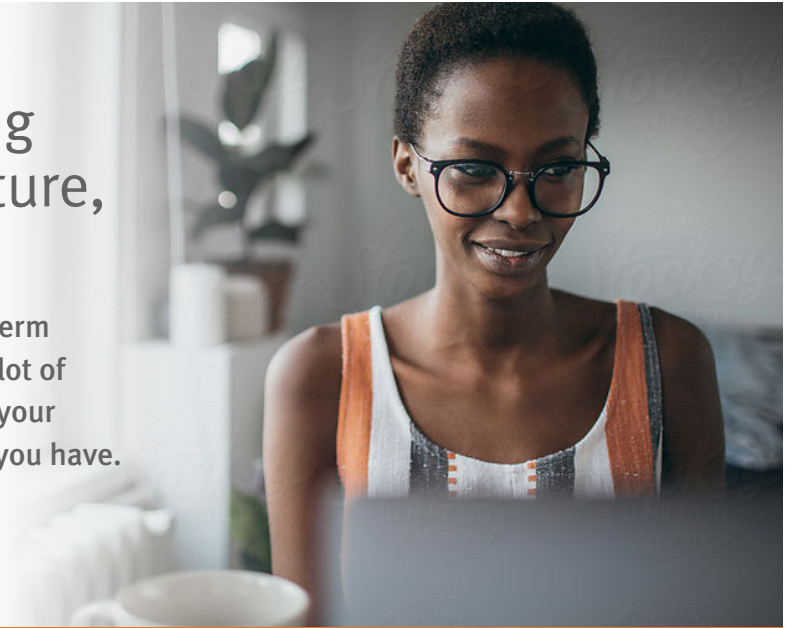


> Why Should I Consider Life Insurance?

When it comes to making decisions about your future, there's a lot to consider.

What is your current financial situation, long-term financial goals and family status? There are a lot of things to take into account when planning for your future, including the amount of life insurance you have.

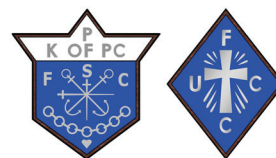


Whether you're married, single, starting a family, retired, or close to retirement, a life insurance policy can help minimize financial burdens, help protect your family's dreams and ambitions, and maintain a standard of living should an unexpected death occur. It can be used to help pay the mortgage or rent, run the household, send your children to college, pay off debts and more.

Don't Miss Your Opportunity to Enroll

You have the opportunity to enroll for a life insurance policy underwritten by **United of Omaha Life Insurance Company**, a Mutual of Omaha company. As an eligible member, you can elect from two coverage options to ensure you choose the adequate level of life insurance coverage to protect you and your family.

Open enrollment has begun.



SUPPLEMENTAL TERM LIFE COVERAGE HIGHLIGHTS

As an eligible member, you can elect from two coverage options to ensure you choose the adequate level of life insurance coverage to protect you and your family.

ELIGIBILITY

You are eligible to enroll for life insurance coverage if you are performing normal activities of daily living, not confined and a citizen or permanent resident of the United States (as defined by the policy).

Dependent insurance (for your spouse and your children up to age 26) may also be available, but only when you, as a member, select coverage for yourself. All dependents must be performing normal activities of daily living and not be confined.

EFFECTIVE DATE

Coverage is effective December 1, 2017.

COVERAGE OPTIONS

You can select one of the following options:

- Member Only
 - Member & Spouse
 - Member, Spouse & Child(ren)
 - Member & Child(ren)
- ': You may purchase coverage that is equal to one of the following options:
- \$2,500
 - \$5,000
- **Spouse:** You may purchase coverage that is equal to \$1,000
- **Dependent Child(ren):** You may purchase coverage equal to \$1,000 for all dependent children aged 14 days to 26 years.

Note: Evidence of insurability is required on any amount of coverage you elect for yourself and your spouse if you enroll after your introductory enrollment period.

ADDITIONAL BENEFITS

Accidental Death & Dismemberment (AD&D): The principal sum amount is equal to the amount of the life insurance benefit. AD&D coverage is available if you are injured or die as a result of an accident, and the injury or death is independent of sickness and all other causes. The benefit amount depends on the type of loss incurred, and is either all or a portion of the principal sum.

Travel Assistance: Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, current exchange issues or lost luggage is critical. Take comfort in knowing that Travel Assistance travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations. Services may include telephonic translation and interpreter services; legal services; baggage assistance with lost, stolen or delayed baggage; document replacement and more.

Living Care Benefit: If you become terminally ill and are not expected to live more than 12 months, you may request up to 80 percent of your life insurance amount to be paid before death if you have a qualifying terminal illness and meet all terms and conditions of the policy.

EXCLUSIONS & LIMITATIONS

Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date of issue. If this occurs, the sum of the premiums paid will be returned to the beneficiary.

AGE REDUCTIONS

Coverage amount(s) will reduce according to the following schedule for members (applies to \$5,000 option only).

Attained Age	Insurance Reduction Amount
70	50 percent of original amount

*Spouse coverage terminates at age 70.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail.

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010 or state equivalent (In NC: 7000GM-U-EZ 2010 NC).

Travel Assistance Services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. Mutual of Omaha does not warrant or guarantee, or make any representation as to the quality of the services provided by AXA, or any provider to whom a referral is made by AXA. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will, however, make all reasonable efforts to provide such services and help you resolve the emergency situation.

