Mutual of Omaha

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

Life Insurance

HELP PROTECT WHAT MATTERS – YOU, YOUR FAMILY & YOUR FUTURE

Life insurance is a simple answer to a very difficult question: How will my loved ones manage financially when I die? It's a subject no one really wants to think about. But, if someone depends on you financially, it's one question you cannot avoid.

PROTECTION FOR EVERY STAGE OF YOUR LIFE

Whether you're single, married, have children or are close to retirement, having life insurance is a must. Life insurance pays benefits to your loved ones after you die, replacing your income and allowing the financial plans you put in place to continue uninterrupted.

When determining how much life insurance you need, think about the expenses you may encounter through every stage of your life. Consider:

FINAL EXPENSES & OTHER DEBT

- Funeral costs and final medical expenses
- Mortgage and credit card debt
- Taxes and estate settlement costs

ONGOING EXPENSES

- Food and clothing
- Housing and utilities
- Transportation
- Health care
- Insurance

FUTURE EXPENSES

- College
- Retirement

HOW MUCH IS ENOUGH?

The toughest part of buying life insurance is determining how much you need. The amount of life insurance you need depends on your personal situation and financial goals. No matter what your current life stage, life insurance is there to help protect your family financially – *even if you can't.*

INCOME REPLACEMENT & ASSETS	
Annual income your loved ones need now and in the future	$_______
(Current income multiplied by number years needed – for example: $50k x 5 years = $250,000)	
Subtotal (Income) =	$_______
FINAL EXPENSES & OTHER DEBT	
Funeral Expenses ($15,000 is a reasonable estimate)	$_______
Mortgage	$_______
Credit Card and other debt (Balance, car loans, etc...)	$_______
Subtotal (Debt) =	$_______
EDUCATIONAL FUNDS	
College costs per person (4 years at Private $118,000/ Public $48,000 institution)	$_______
Subtotal (Education) =	$_______
TOTAL LIFE INSURANCE NEEDED	
Income + Debt + Education =	
Total Need For Life Insurance	$_______

Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. Policy form number G2018MP or state equivalent (G2018MP NC). In MA, MN, MT, NH, NJ and NM, the policy form number is 7000GM-U-EZ 2010. United of Omaha is licensed nationwide, except in New York. Some exclusions, limitations and reductions may apply.