Life Insurance

Guaranteed Universal Life (GUL) & GUL Plus Reprice

5/30/12 **PRODUCT**

Effective June 1, 2012, we are repricing our GUL and GUL Plus lifetime guarantee premiums to reflect current market conditions. This reprice does not affect our commitment to you and your producers to offer two UL solutions with great guarantees, favorable features, and competitive rates – that may be the right solution for your producers' clients.

Here's what you need to know…

We are STILL most competitive

- In the Standard Nontobacco, Standard Tobacco and Preferred Nontobacco risk classes
- For face amounts of $500,000 and $1,000,000 and up

GUL

- Still offers competitive dial down guarantee scenarios for as little as 20 years
- Still has competitive lifetime guarantees to age 120
- Features an accelerated death benefit for terminal and chronic illness,* a rider included in the policy

GUL Plus

- Offers competitive dump in, short pay and single premiums
- Works well for 1035 exchange
- Features moderate cash accumulation

Transition Rules

- Effective in all states, including New York.
- GUL and GUL Plus applications signed **before June 1, 2012** must be **received in the home office by June 8, 2012** to be issued with the ***old rates***.
- GUL and GUL Plus applications accepted with an **application sign date of June 1, 2012** or later will be issued with the ***new rates***.
- Any applications received **after June 8, 2012** will be issued with the ***new rates*** regardless of the application date.

Winflex Software

On June 1, 2012, please update your Winflex software via internet updating or through Sales Professional Access (SPA) to obtain new rates.

Marketing Materials

The attached flyer has been updated with the new premiums and cash values. Please begin using it immediately.

New Form Number	Replaces
L8414_0612	L8414_1211

All Materials can be viewed/downloaded on SPA in the *Forms and Materials* section and available to order through your normal channels.

For more information, please contact your Sales Director or Sales Support at 800-693-6083 or sales.support@mutualofomaha.com.

*Product base plan, riders and features may not be available in all states and may vary by state.

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