

The Need for Life Insurance



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 can help pay benefits to your loved ones after you die. This could help replace your income and allow the financial plans you put in place to continue uninterrupted.

How Much is Enough?

The toughest part about buying life insurance is determining how much you need. Use the calculator to the right to determine how much you need.

Why United of Omaha Life Insurance Company?

We consistently earn high ratings from leading independent rating agencies. The company holds an A+ (Superior)* rating from A.M. Best Company. The Superior rating is the second highest of 16 ratings and reflects the organization's ability to meet the financial obligations of its policyholders.

*As of 01/21

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 = \$ _____



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

Ratings refer only to the overall financial status of the company, and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

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