

MANAGING YOUR MONEY



Pass Tax-Free Wealth To Your Heirs With Single Premium Life

(NAPSA)—If you're looking for a way to immediately increase the size of your estate, grow your money tax-deferred, pass wealth to your heirs tax-free, and have funds available in case of a health emergency, then look no further than single premium life insurance.

Single premium life (SPL) is life insurance in which an initial lump-sum payment is paid into the policy in return for a death benefit that is guaranteed to remain paid-up until you die, unless you have unpaid policy loans.

While the tax-free death benefits provided by SPL plans compete very favorably with certificates of deposit and fixed and equity annuities, said Mutual of Omaha Vice President Andy Hutchison, life insurance is the only financial vehicle that provides tax-deferred growth and tax-free disbursement at death.

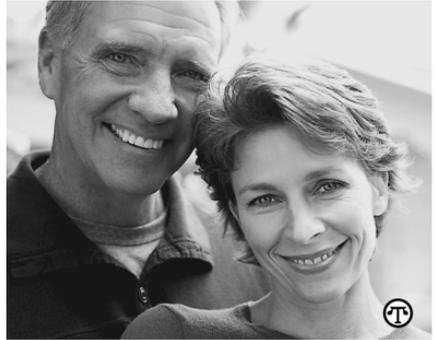
Maximize Your Legacy

Of course, the more you initially pay in premium to your policy, the greater your death benefit will be . . . and the greater will be your estate available to your heirs.

With SPL, Hutchison said, a lump-sum premium payment will typically immediately secure a significant amount in coverage. Plus, an SPL policy can increase significantly over time and provide tax-deferred benefits.

Unexpected Expenses

While the death benefit provides an efficient means for you to provide for your dependents, you also need to consider unexpected



Single premium life insurance can immediately boost the size of your estate.

expenses that can crop up as you grow older. Some SPL plans offer an accelerated death benefit for terminal and chronic illnesses and a liquidity rider so you can take money out at no charge if needed for certain circumstances.

For example, Mutual of Omaha's SPL plan will provide 50 percent of the death benefit when your life expectancy is less than 12 months. The remaining death benefit will be payable to your beneficiaries upon your death. In case of a chronic illness, up to 80 percent of the face amount of the policy is available to you as a lump-sum payment.

Ideal for You?

If you have a lump-sum of cash and you want guaranteed life insurance protection for your family, plus tax-free growth and a source for funds in case of an emergency, then single premium life insurance may be the ideal product for you.

For more information, visit www.mutualofomaha.com.