

MANAGING YOUR MONEY



You Can Live For Today And Still Guarantee Your Family's Future

(NAPSA)—For some, living for today is about spending time with the people who matter most. For others, it's focusing on that new challenge at work or setting off on a new adventure. For many, it's about all three.

But what about tomorrow? Your challenge is to live for today and still take care of your family's future. And Guaranteed Universal Life insurance (GUL) may be the solution.

GUL from companies such as Mutual of Omaha combines affordable coverage and a no-lapse guarantee with flexible options. Start by choosing the basics:

- Select the protection amount—your needs will depend on current expenses, income, debt and other insurance.
- Select the coverage length—be covered for as little as 20 years or for as much as an entire lifetime.
- Select the payment length—make a single payment or regular payments until you retire or beyond.

Once selected, your benefit amount, coverage period and payment are all locked. Regardless of interest rate fluctuations or your future health, your plan is guaranteed.

Some GUL plans also are adaptable. Mutual of Omaha's GUL, for example, provides tremendous flexibility:

- Dial-a-Guarantee: Reduce your coverage period and reduce your payments. For example, shorten your coverage period knowing that your son or daughter



will be out of college later and you won't need the insurance.

- Dump-In: Transfer money into the GUL plan and reduce the overall premiums needed to meet the guarantee period. For example, transfer the cash value from an existing nonguaranteed plan into a GUL policy using a tax-free exchange. Your protection is now guaranteed with the new GUL policy.

- Short-Pay: Select the payment length. For example, elect to make payments during your working years so you don't have to pay anything after you retire.

- Catch-Up: Retain your coverage if you miss a payment. For example, miss a payment because of emergency expenses, make it up later and still retain your original guarantee.

Guaranteed Universal Life can provide affordable, guaranteed protection with terrific options for customizing coverage. If you're looking to protect your family's future with life insurance that is flexible enough to change as your needs change, then look no further than GUL.

For more information, visit www.mutualofomaha.com.