



OMLife-Choice

OMLife-Elite



Product Highlights  
**OMLife-Series**  
Fixed Indexed Universal Life Insurance



	OMLife-Choice	OMLife-Elite
<b>POSITIONING</b>	Designed for moderately funded, pay-all-years case as well as the max-funded, short pay case	Designed for the max-funded, short-pay case
<b>PER THOUSAND CHANGES</b>	No	Yes
<b>TARGET PREMIUMS</b>	Moderate target premiums	High target premiums
<b>NON-COMMISSIONABLE PRIMARY TERM RIDER</b>	No	Yes
<b>PERSISTENCY BONUS</b>	No	Yes
<b>LOANS</b>	Fixed and Variable	Fixed and Variable
<b>UNDERWRITING:</b>	See General Underwriting Guide or refer to SalesLink for more information.	
<b>ISSUE AGES: (Age last birthday)</b>	0 - 85	0 - 85
<b>MINIMUM FACE AMOUNT</b>	\$100,000	\$50,000
<b>MAXIMUM PREMIUM without home office approval</b>	\$500,000	\$500,000
<b>UNDERWRITING PREMIUM CLASSES</b>	<ul style="list-style-type: none"> <li>• Preferred Non-tobacco (No tobacco use past 2 years)</li> <li>• Non-tobacco (No tobacco use past 1 year)</li> <li>• Preferred Tobacco</li> <li>• Tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Non-tobacco (No tobacco use past 2 years)</li> <li>• Non-tobacco (No tobacco use past 1 year)</li> <li>• Preferred Tobacco</li> <li>• Tobacco</li> </ul>
<b>SURRENDER CHARGE PERIOD</b>	Decline to zero over 15 years	Decline to zero over 15 years
<b>NO-LAPSE GUARANTEE</b>	Coverage will remain in force for 15 years, if during each month of the 15 years, the premiums paid are never less than the Minimum No-lapse Premium amount.	Coverage will remain in force for 15 years, if during each month of the 15 years, the premiums paid are never less than the Minimum No-lapse Premium amount.
<b>PERSISTENCY BONUS</b>	N/A	Beginning in 11th year of coverage, additional 0.25% may be credited to the fixed and indexed account value, as long as current fixed index rate exceeds the guaranteed minimum.
<b>SURRENDER CHARGE WAIVER</b>	No surrender charge applies to additional premium added to the account value in a contract year that exceeds target premium levels.	No surrender charge applies to additional premium added to the account value in a contract year that exceeds target premium levels.
<b>WITHDRAWALS OR PARTIAL SURRENDERS</b>	Partial cash surrenders are permitted after the first coverage year. Withdrawals are subject to surrender charges and may be taxable. There is a \$25 service charge for each partial surrender and a minimum of \$500.	Partial cash surrenders are permitted after the first coverage year. Withdrawals are subject to surrender charges and may be taxable. There is a \$25 service charge for each partial surrender and a minimum of \$500.
<b>LOAN OPTIONS</b>	<p><b>Fixed Loan:</b> Low cost option for the first 10 years - 2% net cost Preferred loans are available after the 10th year - 0% net cost</p> <p><b>Variable Loan*:</b> Interest is based on the Moody's Corporate Bond Index. Maximum loan rate of 6.5%.</p> <p>*Subject to state availability. Certain restrictions may apply.</p>	<p><b>Fixed Loan:</b> Low cost option for the first 10 years - 2% net cost Preferred loans are available after the 10th year - 0% net cost</p> <p><b>Variable Loan:</b> Interest is based on the Moody's Corporate Bond Index. Maximum loan rate of 5%.</p>

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<b>DEATH BENEFIT OPTION</b>	Option A: Death benefit remains level at the face amount. Option B: Death benefit includes the face amount plus the account value.	Option A: Death benefit remains level at the face amount. Option B: Death benefit includes the face amount plus the account value.
<b>CORE RIDERS</b> Subject to state availability. Certain restrictions may apply. Check state availability on SalesLink.	<ul style="list-style-type: none"> <li>Accelerated Death Benefit</li> <li>Accidental Death Benefit</li> <li>Child's Level Term Insurance</li> <li>Waiver of Monthly Deduction</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit</li> <li>Accidental Death Benefit</li> <li>Child's Level Term Insurance</li> <li>Waiver of Monthly Deduction</li> </ul>
<b>UNIQUE RIDERS</b>	<ul style="list-style-type: none"> <li>Ultimate Income</li> </ul>	<ul style="list-style-type: none"> <li>Ultimate Income</li> <li>Non-commissionable Primary Insured Level Term Life Insurance</li> </ul>
<b>ACCOUNT ALLOCATION OPTIONS</b>	<ul style="list-style-type: none"> <li>S&amp;P 500® Index</li> <li>Fixed interest account</li> </ul>	<ul style="list-style-type: none"> <li>S&amp;P 500® Index</li> <li>Fixed interest account</li> </ul>
<b>INDEX CREDITING METHOD</b>	Annual point-to-point with reset	Annual point-to-point with reset
<b>PARTICIPATION RATE</b>	100% Guaranteed in the indexing formula	100% Guaranteed in the indexing formula
<b>MINIMUM GUARANTEED CAP</b>	3%.	3%.
<b>MINIMUM GUARANTEED ACCOUNT VALUE INTEREST RATE</b>	0%	0%
<b>ACCOUNT ALLOCATION DATES (QUARTERLY)</b>	February 15th May 15th August 15th November 15th	February 15th May 15th August 15th November 15th
<b>MONTHLY CONTRACT FEE</b>	\$10	\$8
<b>UNIT EXPENSE CHARGE</b>	N/A	Based on the higher of the current or original face amount. The charge varies by age/sex.
<b>ACCOUNT VALUE EXPENSE CHARGE</b>	N/A	Maximum charge is 0.025 percent of account value per month in all contract years.
<b>PREMIUM LOADS</b>	7.5% premium expense charge up to the annual target premium. 5% premium expense charge made to the excess account value.	7.5% premium expense charge up to the annual target premium. 5% premium expense charge made to the excess account value.

## WHAT SHOULD I KNOW ABOUT OLD MUTUAL?

### OM FINANCIAL LIFE INSURANCE COMPANY

In the U.S., Old Mutual is a provider of life insurance and annuity products. Globally, we are part of the Old Mutual plc group of companies which has provided long term savings, wealth protection and investment services since 1845. Old Mutual plc operates in over 38 countries and employs over 57,000 people worldwide. To learn more about our parent company, visit [www.oldmutual.com](http://www.oldmutual.com).

Our U.S. customers benefit from a broad range of experience and insight that is increasingly valuable in a rapidly changing world. Old Mutual is serving its third generation of U.S. customers by building relationships with over one million customers and thousands of independent financial professionals who represent our products. "Old Mutual" is the marketing name for OM Financial Life Insurance Company (all U.S. jurisdictions except NY) and OM Financial Life Insurance Company of New York (NY only). Each Old Mutual company is solely responsible for its contractual commitments.

#### OMLife-Elite

Form Number: OM HCV IUL-C (3-08), et. al.

#### OMLife-Choice

Policy Form Number: OM IUL-C (1-09); OM IUL (1-09) et al.

Contracts issued by OM Financial Life Insurance Company, Baltimore, MD.

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The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

Guarantees are subject to the claims paying ability of OM Financial Life Insurance Company.

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

These products are offered on a group or individual basis as determined by state approval.

Permanent life insurance is a long-term contract.

Indexed interest rates are subject to a cap.

Surrenders, withdrawals and loans will reduce available death benefit. Surrenders and withdrawals beyond basis may be taxable income.

Excessive and unpaid loans will reduce contract value and may cause the contract to lapse.



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