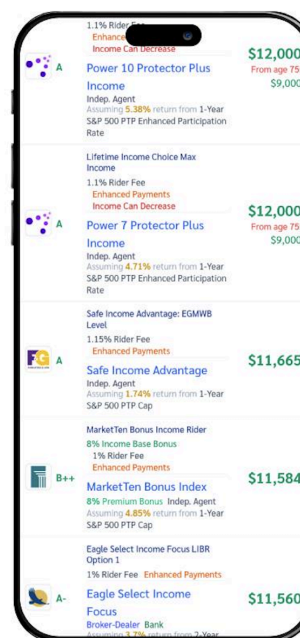




[Click here to read the review of this annuity at annuityeducator.com](https://annuityeducator.com)

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Annuities



Mutual of Omaha's Annuity Portfolio



Product Portfolio



Our product portfolio offers:

- Deferred annuities
 - Bonus Flexible Annuity
 - Ultra-Secure Plus
- Immediate annuities
 - Ultra-Income
 - Income Access

Bonus Flexible Annuity



The **Bonus Flexible Annuity** is designed specifically for the accumulation of funds for both tax-qualified and nonqualified plans.

It is a flexible premium deferred annuity with a fixed interest rate and flexible contribution options.



Mutual of Omaha

Bonus Flexible Annuity

The issues ages are: 0-89

Premium:

- \$1,200 minimum annual contribution for recurring premiums
- \$5,000 minimum for single premium

Contributions are flexible and may be increased or decreased at any time subject to a minimum \$100 a month.

Bonus Flexible Annuity



- Cash value accumulates at an current interest rate
- Contributions receive an additional 1% in addition to the current rate during the first 12 months for all new deposits made.
- After 12 months, the deposits receive the stated current interest rate but no additional 1%.

Bonus Flexible Annuity



- A 10% **annual** withdrawal of the cash value is allowed with no surrender charge
- Minimum withdrawal is \$100.
- The accumulation value cannot be less than \$5,000 after the withdrawal.
- The accumulation value may be withdrawn, subject to applicable withdrawal fees in the first 8 years.

Withdrawal Charges

Year	1	2	3	4	5	6	7	8
Charge	8	8	7	6	5	4	3	2

Bonus Flexible Annuity



- A systematic income feature provides a regular income to annuitants. Withdrawal options are **interest only or fixed amount**. The income withdrawals can be as low as \$100 and can be monthly, quarterly, semiannually or annually.
- Withdrawal charges apply to systematic income withdrawals that exceed 10% of the accumulation value during the first 8 policy years.
- The request for a systematic withdrawals can be made at any time by completing the appropriate form.

Bonus Flexible Annuity



The death benefit is the greater of the accumulated value or premiums paid less partial withdrawals and outstanding loans.

Ultra-Secure Plus



Ultra-Secure Plus is a single premium deferred annuity with either a five-year rate guarantee or a seven-year rate guarantee.

It is designed for long-term tax-deferred growth and a competitive long-term interest rate guarantee.

Ultra-Secure Plus



The issue ages are 0-89.

Premiums:

- \$5,000 is the minimum purchase amount
- Subsequent purchases of \$2,500 (nonqualified) or \$2,000 (qualified) are allowed.

Policy additions are allowed within the first year. The minimum amount is \$500.

Ultra-Secure Plus



Ultra-Secure Plus interests rates:

- Five or seven-year fixed rate guarantee period
- Additional 0.15% interest added to purchase payments and accumulation values of \$50,000 or higher

Ultra-Secure Plus



Annual withdrawals of 10% with no surrender charge is available immediately.

Withdrawal Charges

5 year	1	2	3	4	5
Charge	6	6	6	6	5

7 year	1	2	3	4	5	6	7
Charge	6	6	6	6	5	4	3

Ultra-Secure Plus



Surrender charges will **NOT** apply if the withdrawal is for any of the following:

- 10% accumulated policy value each year
- Hospitalization
- Unemployment
- Disability
- Terminal illness
- Death of a spouse or minor dependent
- Damage to residence
- Transplant surgery

Ultra-Secure Plus



A market value adjustment may apply to a cash surrender or partial withdrawal.

- If the interest rate at the time of the surrender or withdrawal is higher than the interest rate guaranteed, the market value adjustment will be downward.
- If the interest rate at the time of the surrender or withdrawal is lower than the interest rate guaranteed, the market value adjustment will be upward.
- There will be no interest rate adjustment if the contract is surrendered, renewed or a payout option is selected during the renewal period.

Ultra-Secure Plus



Ultra-Secure Plus has a return of premium benefit. This benefit renews at the time of contract renewal.

The surrender value will never be less than purchase payments minus any withdrawals and any applicable premium tax.

Ultra-Secure Plus



Ultra-Secure Plus has a 30-day window at the end of the surrender period. During this 30-day window, clients have three choices:

- Renew their contract and reinstate it for another full contract
- Annuitize the contract
- Surrender (without charge)

Ultra-Secure Plus



The death benefit equals the accumulation value on the date of the owner's death, minus any applicable premium taxes.

Income Access



The **Income Access** single premium immediate annuity is a flexible plan that provides a guaranteed income to the annuitant(s).

It offers a package of several base plans and optional benefits.

Income Access



The issue ages are 0-85.

Premiums

- The minimum single premium is \$10,000.
- The maximum single premium is \$1,000,000. (premiums in excess of this amount require HO approval)

Income Access



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- Benefit payments may be made monthly, quarterly, semiannually or annually.
- The minimum periodic payment is \$100.
- Payouts must begin between 1 and 13 months of the purchase date.
- Income Access offers a guaranteed lifetime income payout to the annuitant.
- No period certain options are offered

Income Access



Increased Payout Options (subject to state availability)

- Payment Enhancement Risk Class
 - 10% or 20% payment increase for certain medical conditions
- Inflation Protection Benefit
 - 3% inflation protection
- Enhanced Payment Nursing Home Rider
 - 50% payment increase for nursing home confinement

Income Access



Death Benefit Options (subject to state availability)

- Return of premium death benefit
 - Any remaining premiums not received will be paid to the beneficiary(ies)
- Guaranteed minimum death benefit rider
 - Policy will pay the greater of any remaining premiums or 10% of the initial premium
 - If the entire premium amount is paid, the beneficiaries will receive 10% of the initial premium
- Accidental death benefit rider
 - Pays double the death benefit upon the death in a plane, train, taxi or other common carrier.
- Survivor continuation rider
 - Offers the continuation of the annual income benefit to the surviving spouse/relative/business partner/companion

Income Access



Liquidity Features (subject to state availability)

- Partial return of premium on cancellation
 - Allows the owner to cancel the contract and receive a lump-sum of any remaining premium. Only a partial return of premium will be paid in the first few years.
- Return of premium for terminal illness
 - Allows the owner to receive the full return of premium death benefit up to 12 months early, without being subject to the vesting schedule.

Ultra-Income



Ultra-Income is a single premium immediate annuity.

After the initial payment has been made, the client may choose income payments beginning the very next month or the payments may be postponed up to 13 months.

Ultra-Income



The issue ages are 0-85.

Premiums

- The minimum single premium is \$10,000.
- The maximum single premium is \$1,000,000 (premiums in excess of this amount require HO approval).

Ultra-Income



Mutual of Omaha

- Benefit payments may be made monthly, quarterly, semiannually, or annually.
- The minimum payment is \$100.
- Payouts must begin between 1 and 13 months of the purchase date.
- The annuitant can elect a cost-of-living adjustment up to 6% of the initial annual benefit.

Ultra-Income



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There are a variety of payout options:

- Life annuity
- Life annuity with period certain
- Period certain without life
- Joint and survivor life
- Joint and survivor life with period certain
- Installment refund
- Temporary (life contingent)

Ultra-Income



Mutual of Omaha

Age Rating for Impaired Risk/Substandard

Age rating increases the monthly payments for clients with health problems and a history that includes a lower life expectancy.

For example, a 65-year old man has severe emphysema. He places \$100,000 in the annuity. Underwriting assigns him a rated age of 72. Using the **rated age** his benefit is \$902 instead of the normal life expectancy benefit of \$748 a month for life.



Mutual of Omaha

Deferred Annuity Portfolio Recap

Benefits	Bonus Flexible Annuity	Ultra-Secure Plus
Product Description	Flexible deferred annuity	Single premium deferred annuity
Issue Ages	0-89	0-89
Policy Minimum	\$1,200 annual contribution or \$5,000 for single premium	\$5,000 minimum initial deposit \$500 minimum additions, unlimited during first policy year
Interest	1% additional interest rate in the first year	Additional interest added to purchase payment and accumulation values \$50,000 or higher
Liquidity	10% annual withdrawal with no surrender charge	10% annual withdrawal with no surrender charge



Mutual of Omaha

Deferred Annuity Portfolio Recap

Benefits	Bonus Flexible Annuity	Ultra-Secure Plus
Other features	<ul style="list-style-type: none">•Flexible payment options•Automatic annuitization•Competitive payouts	<ul style="list-style-type: none">•Competitive renewal rates
Death Benefit	The greater of the accumulation value or premiums paid less partial withdrawals and outstanding loans	The accumulation value less any applicable premium taxes.
Withdrawal Charges	Applicable thru policy 9	5 year annuity - thru year 5 7 year annuity - thru year 7
Client Profile	Ages 35-65	Ages 45 to 65

Immediate Annuity Portfolio Recap



Mutual of Omaha

Benefits	Ultra-Income	Income Access
Product Description	Single premium immediate annuity with competitive rates and multiple payout options	Single premium immediate annuity with competitive rates and liquidity options
Issue Ages	0-85	0-85
Policy Minimum	<ul style="list-style-type: none">• \$10,000 initial premium• \$100 minimum monthly payout	<ul style="list-style-type: none">• \$10,000 initial premium• \$100 minimum monthly payout
Liquidity	N/A	Return of premium features

Immediate Annuity Portfolio Recap



Mutual of Omaha

Benefits	Ultra-Income	Income Access
Other Features	<ul style="list-style-type: none">• Age rating available• 0%-6% COLA adjustments• Flexible payment frequency	Return of Premium on Cancellation-a portion of the premium is returned each policy year upon cancellation
Death Benefit	N/A	<ul style="list-style-type: none">• Return of premium at death• Guaranteed minimum death benefit• Death benefit doubles for accidental death in a common carrier
Withdrawal Charges	N/A	N/A
Client Profile	Ages 65+	Ages 65+

Resources



- Fixed Annuities Product Portfolio Overview
- Bonus Flexible Annuity Policy Highlights
- Ultra-Secure Plus Highlights

Annuities



Suitability



NAIC Suitability Model



In recommending the purchase or exchange of an annuity, agents must have reasonable grounds for believing the recommendation is suitable for the customer.

Suitability



To determine the product's suitability, the agent must obtain information concerning:

- The client's financial status
- The client's tax status
- The client's investment objectives and
- Any other information used or considered to be reasonable in making the recommendation to the client

Suitability Form



Annuity Suitability Form

Annuity Suitability Information and Buyer's Guide Certification

We appreciate your interest in purchasing an annuity from United of Omaha Life Insurance Company. United of Omaha and your licensed producer are required to ask you for information to help you determine if this product is suitable for you, in light of your investment goals and your current and anticipated future financial situation. Prior to purchasing an annuity it is important for you to have thought through your financial condition – now and what you expect in the future – as well as the goals you are pursuing in purchasing an annuity.

Product Name _____

This form is **required to be completed** and signed by the applicant and must be submitted with the application before an annuity can be issued.

UNITED OF OMAHA LIFE INSURANCE COMPANY A MUTUAL OF OMAHA COMPANY

Annuity Suitability Information and Buyer's Guide Certification

We appreciate your interest in purchasing an annuity from United of Omaha Life Insurance Company. United of Omaha and your licensed producer are required to ask you for information to help you determine if this product is suitable for you, in light of your investment goals and your current and anticipated future financial situation. Prior to purchasing an annuity it is important for you to have thought through your financial condition – now and what you expect in the future – as well as the goals you are pursuing in purchasing an annuity.

Product Name _____

Contract Owner/Annuitant Name(s): _____
Phone Number: _____ Age Last Birthday: _____
Marital Status: Married Single Widowed Divorced
Occupation: _____

Financial Information Annual Household Income \$ _____
Estimated Net Worth (excluding primary residence, automobile(s) and furnishings) \$ _____

Do you have sufficient sources of cash, other income, or liquid assets, other than the amount paid for this annuity, available for living expenses and emergencies?
 Yes No
Federal Tax Bracket %
 0 to 10% Greater than 10%

Source of Income (Check all that apply) Employment Retirement Plans
 Investments/Savings Social Security
 Other _____

Insurance Product or Investment Experience (Check all that apply) Stocks Certificate of Deposit
 Bonds Fixed Annuities
 Mutual Funds Variable Annuities
 Life Insurance Variable Life Insurance

Source of Premium (Check all that apply) Stocks Checking/Savings Account
 Bonds Certificate of Deposit
 Mutual Funds Fixed Annuities *
 Reverse Mortgage Variable Annuities *
 Other _____ Life Insurance *

* Is this a replacement of another annuity or life contract?
 Yes No
If yes, what is the surrender charge(s) %, if any? _____ %

Submit to Home Office, Licensed Producer to Retain Copy

L7391_0110

Page 1 of 2

Annuities



Disclosure



Disclosure



Clients must be given a disclosure about the specific annuity being offered for purchase.

The disclosure reviews important points that the client needs to consider.

Disclosure



Some of the topics the disclosure will cover:

- Type of annuity
- Benefits
- Annuity starting date
- Fees, expenses and other charges
- Withdrawal charges, if applicable
- Taxes
- Miscellaneous information

Disclosure



The appropriate disclosure forms must be provided to the client. they must be completed and signed.

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL OF OMAHA COMPANY

Bonus Flexible Annuity
A Flexible Purchase Payment Deferred Annuity

FIXED DEFERRED ANNUITY DISCL

This document reviews important points to think about before you buy this United of Omaha Life Insurance Company annuity. It is a fixed annuity which means it earns a specified interest rate during the guaranteed period. This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you.

You can use an annuity to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals.

100% of the purchase payment is guaranteed by United of Omaha Life Insurance Company. Upon cancellation, an Owner will always receive at least 100% of their purchase payment, less any prior removal of funds and applicable withdrawal charges. Any premium tax incurred by United of Omaha may be deducted from the account value. (Premium taxes affect CA, ME, NV, SD, WV and WY.)

Annuities are an insurance product therefore not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

If you have questions about this annuity, please ask your agent, producer, broker, or advisor, or contact the company at 800-546-7592.

THE ANNUITY CONTRACT

How will the value of my annuity grow?
The *Bonus Flexible Annuity* is a flexible Purchase Payment fixed deferred annuity policy. Interest is credited on each Purchase Payment until the Annuity Starting Date or the date of withdrawal.

BENEFITS

How do I get income (payouts) from my annuity?
When you apply for your annuity, you choose a payout commencement date—when you start to get income from your annuity. You also choose how to get the income—the payout option.

- **Proceeds held on deposit of interest:** while the proceeds are held by us, we will annually pay interest to the payee or add interest to the proceeds.
- **Income of a specified amount:** we will pay the proceeds in installments of a specified amount until the proceeds with interest have been fully paid.
- **Income for a specified period:** we will pay the proceeds in installments for the number of years you choose.
- **Lifetime Income:** we will pay the proceeds as monthly income for as long as the annuitant lives. The following guarantees are available:

- (a) **Guaranteed Per** for a minimum original annuity
- (b) **Guaranteed An** until the sum or under this optic lives.

- **Lump sum:** we will
- **Alternative schedul** provide payments fi survivor periods.

ANNUITY STARTING D flexible. The earliest A eighth policy annivers allowed is the policy a birthday.

A selection of fixed pu lifetime income with i with a guaranteed ann for only a few years.

What happens after I If you die before we st annuity, we pay the vi If you die after the ps payout you choose, we any, to your beneficia

A beneficiary may als payout option. If the l within 60 days of the i will make payment in

FEES, EXPENSES

What happens if I tal annuity?
You can't take any of the payout begins. Be your annuity's value (surrender). You can t amount you take is l(withdrawal amount is per month.

We take a **contingent surrender charge** fr(of the eighth contract

WITHDRAWAL C
Year 1 2 3 4 5 6 7
% 8 8 7 6 5 4 3 2

Example: If you withdraw \$5,000 from your annuity in the fourth year contract year, your surrender charge is \$5,000 x 0.06 = \$300. If you take out any amount after the end of the eighth contract year, there's no charge.

SUBMIT TO HOME OFFICE

Interest earnings are derived from a base rate which is compounded daily to achieve the annual rate. The stated rate for any rate period assumes that the annuity is held for the entire period; any prior removal of funds will reduce the amount of interest earnings.

Do I pay any other fees or charges?
If the accumulation value is less than \$20,000 on any policy anniversary prior to the Annuity Starting Date, a policy fee of \$30 will be deducted on the policy anniversary date. If the accumulation value is equal to or greater than \$20,000 on any policy anniversary prior to the Annuity Starting Date, the policy fee will be waived for that policy year.

In PA, SC, & WA — \$30 annually if accumulated value is under \$20,000. Policy fee will only be taken out of excess interest. Fee is waived and the accumulated value is \$20,000 or more on the policy anniversary.

TAXES
How will payouts and withdrawals from my annuity be taxed?
For Non-qualified Annuities: If any annuity payout option is elected, a portion of each payout is considered a tax-free return of purchase payment, until the total purchase payment has been distributed. A selection of fixed payout options is available, including lifetime income with a guaranteed period and lifetime income with a guaranteed amount. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59 1/2. If your state imposes a premium tax, it will be deducted from the money you receive.

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a surrender charge if you make the exchange during the first eight years you own the annuity. Also, you may pay a surrender charge if you make withdrawals from the new annuity during the first years you own it.

Some states impose an annuity premium tax. If a tax is charged or due, we reserve the right to deduct this amount from the single annuity premium or annuity value.

Does buying an annuity in a retirement plan provide extra tax benefits?
Buying an annuity within an IRA, 401(k), or other tax-deferred retirement plan doesn't give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

OTHER INFORMATION

- **What else do I need to know?**
- Once you start to receive your payouts, you can't surrender your annuity.
- We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.
- We pay the agent, producer, broker, or firm for selling the annuity to you.

- **RETURN OF PURCHASE PAYMENT** — The policy provides for a refund of purchase payment during a period of time required by state laws.
- **PURCHASE PAYMENT LIMITATIONS** — The minimum initial Purchase Payment allowed is \$100 based on a monthly payment made and \$5,000 for a single Purchase Payment mode. The minimum subsequent Purchase Payment allowed is \$100. The maximum total Purchase Payments allowed in one policy year without prior Home Office approval is \$1,000,000.
- **ILLUSTRATED VALUES** — For any sales illustration of accumulated values or annuity payments presented that is based on excess interest credits, those values or annuity payments are illustrations only and are not guaranteed.
- **CONTRACT SUMMARY** — A complete summary of the policy values and benefits on current and guaranteed bases will be provided upon request.
- **I UNDERSTAND THAT:** The 1-Year Base Interest Rate is _____%. An Additional Interest Rate of 1% is guaranteed by United of Omaha for the first policy year. Additions received in the 1st year will also receive the extra 1% interest rate. Any excess interest credited after the first policy year will not include this additional interest. United of Omaha guarantees a minimum interest rate as shown on the policy data page.

What should I know about the insurance company?
United of Omaha Life Insurance Company offers a wide variety of retirement and financial security products, including life insurance, annuities, long-term care, and disability income insurance. Our financial strength ratings are: A+ (A.M. Best); Aa3 (Moody's); and AA- (S&P). I acknowledge that I have read these disclosure statements and understand the descriptions of these provisions as they apply to my application.

Owner's Signature _____
Date ____/____/____
Joint Owner's Signature (if applicable) _____
Date ____/____/____
I certify receipt of \$ _____ given to purchase a Tax-deferred Annuity.
Producer's Signature _____
Producer's Printed Name _____
Address _____
Date ____/____/____

Annuities are underwritten by
UNITED OF OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

SUBMIT TO HOME OFFICE

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Summary



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It is important as you make a recommendation for an annuity to a client that you have reasonable grounds that the recommendation is suitable for the client based on the facts disclosed by the client.

Annuities



Replacements



Replacements



Replacement of existing coverage should occur only when it is in the best interest of the client.

You need to be able to assist the client in evaluating whether replacement is in his or her best interest.

Replacements



When completing the application if the applicant answers “yes” to the question regarding existing coverage and coverage will be replaced or used to fund the new contract, the client must be given a replacement notice.

In addition, the application should list the name of the insurer, insured or annuitant, and the policy or contract number of the policy being replaced, if available.

Replacements



Mutual of Omaha

Submit the correct forms for a replacement or 1035 exchange.

If there is a replacement or 1035 exchange, submit correct forms:

- Non-Qualified replacements (e.g. funding source is another annuity or life insurance policy): complete the Life Insurance/Annuity 1035 Exchange form and the applicable State Replacement form
- Non-Qualified transfers (e.g. funding source is a mutual fund): complete the Annuity Request to Transfer Funds form
- Qualified transfers, rollovers, and replacements: complete the Qualified Business Form and the applicable State Replacement form
- Contact the other carrier to confirm requirements for outgoing transfers. Often, you may be able to complete the transfer directly with the company, speeding up the process (e.g. CDs, mutual fund redemptions, 401k rollovers)

Replacements



Mutual of Omaha

Remember, in making a recommendation, the agent must have reasonable grounds to believe the recommendation is suitable based on the facts the client has disclosed about his or her financial situation and needs.

Annuity Checklist



When selling an annuity be sure to:

- Submit the completed application
- Complete and submit the Annuity Suitability form
- Complete and submit the appropriate Disclosure Statement
- If there is a replacement or 1035 exchange, submit the correct forms
- Provide a copy of the “Buyer’s Guide to Annuities” to the client (where required)

Certification and Acknowledgement



Congratulations! You have completed the course.

Please be sure to submit a “Certification and Acknowledgement” form to receive credit for the course.

Questions can be directed to: 1-800-867-6873