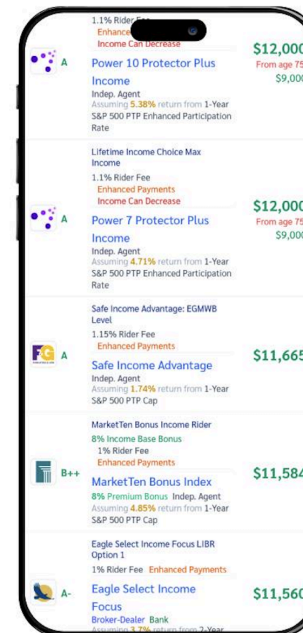




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Fixed Annuities

Deferred and Immediate

PRODUCT PORTFOLIO OVERVIEW





United of Omaha's pledge to our customers

United of Omaha Life Insurance Company — a Mutual of Omaha company — offers our policyowners protection in the services we provide. We are dedicated to sound business practices and prudent, responsible management of our policyowners' money. United of Omaha earns consistently high ratings from independent insurance rating agencies that affirm our achievements and long-standing record of safety, growth and service.



Single Premium Deferred Annuities

Single premium deferred annuities (SPDAs) help your clients accumulate assets for retirement and provide them with the peace of mind of knowing that their investment will not decline in value by offering tax deferred growth and a fixed rate of return. For a single initial investment, SPDAs earn a fixed rate of interest over time and your client's money grows tax deferred until they decide to begin receiving annuity payments.

Our Deferred Annuities – a comparison

We offer two different SPDAs. The chart below can help you compare the key features of the products. For detailed information on these products, please see the following pages.

Product Features	Ultra-Secure® Plus	Bonus Flex Annuity
Access to Money	✓	✓
Additional Interest Rate Option*	✓	✓
Annuitization after 2nd contract year (lifetime income options)	✓	✓
Bonus Interest Rate (First Year)		✓
Built in Long-Term Care Benefits		
Death Benefit	✓	✓
Fixed Rate of Return	✓	✓
Flexible Contribution Options		✓
Guaranteed Income at Retirement	✓	✓
Interest Rate Guarantee	✓	✓
Multi-Year Guaranteed Rates	✓	
Multiple Annuitization Options	✓	✓
Return of Premium Feature	✓	
Systematic Investment Program		✓
Systematic Withdrawal Option	✓	✓
Tax Deferred on Growth	✓	✓
Waiver of Withdrawal Charges	✓	
10% Annual Withdrawal – No Surrender Charge	Immediately	Immediately
1035 Exchange Option	✓	✓

*Based on account value

Ultra-Secure® Plus

Product Description:

- Single premium deferred annuity with a fixed interest rate
- Five and seven year interest rate guarantee available

Product Highlights:

- Additional 0.15% added to interest rate on purchase payment and accumulation values over \$50,000
- Competitive renewal rates
- Return of premium feature

Issue Ages:

- 0-89

Client Profile:

- Ages 45 to 65
- Middle and upper income bracket
- Risk-averse individuals
- Small business owners

Client Needs:

Designed for the more experienced investors seeking

- Access to their money when they need it
- Certificate of deposit alternative
- College planning for children and grandchildren
- Death benefit protection
- Guaranteed income at retirement
- Potential for higher returns
- Retirement savings
- Rollover from retirement plans
- Tax deferral on growth

Policy Minimum:

- \$5,000 minimum initial premium
- \$500 minimum additions during first policy year (subject to home office approval)

Liquidity*:

- 10% annual withdrawal with no surrender charge – available immediately
- Return of premium features
- Unexpected life events (see Waiver of Withdrawal Charges)
- Systematic withdrawal option – fixed dollar amount or interest only

Waiver of Withdrawal Charges:

(subject to state availability)

- Hospitalization or long-term care confinement
- Terminal illness
- Unemployment
- Disability
- Death of spouse or minor dependent
- Home damage
- Organ transplant
- Annuitization after second contract year (for lifetime income options)

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

Death Benefit:

- The accumulation value less any applicable premium taxes

Licensing Requirements:

- State insurance license for life products
- Appointed with United of Omaha
- Anti-money laundering (AML) training

*Withdrawals made before age 59 ½ may be subject to federal income tax penalties

Bonus Flexible Annuity

Product Description:

- Flexible premium deferred annuity with a fixed interest rate
- Flexible contribution options

Product Highlights*:

- Additional 1% interest rate in the first year
- Additional 0.15% added to interest rate on accumulation values equal to or over \$50,000
- Systematic withdrawal options
- Variety of payout options
- Flexible contribution options
- Competitive payouts

Issue Ages:

- 0-89

Client Profile:

- Ages 35 to 65
- Middle and upper income bracket
- Risk-averse individual
- Discretionary income to invest systematically
- Small business owners

Client Needs:

Designed for the more experienced investors seeking

- Access to their money when they need it
- Certificate of deposit alternative
- College planning for children and grandchildren
- Death benefit protection
- Flexibility of varying premium payments
- Guaranteed income at retirement
- Retirement savings
- Rollover from retirement plans
- Systematic investment program
- Tax deferral on growth

Policy Minimum:

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

Liquidity**:

- 10% annual withdrawal with no surrender charge – available immediately
- Systematic withdrawal option – fixed dollar amount or interest only
- Annuitization after second contract year with no surrender charge

Withdrawal Charges:

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

Death Benefit:

- The accumulation value less any applicable premium taxes

Licensing Requirements:

- State insurance license for life products
- Appointed with United of Omaha
- Anti-money laundering (AML) training

*Minimum Guaranteed rates may vary by state

**Withdrawals made before age 59 ½ may be subject to federal income tax penalties

Single Premium Immediate Annuities

Single Premium Immediate Annuities (SPIAs) provide your clients with a guaranteed, reliable income stream that they can't outlive, which can help ease their financial worries in retirement years. If your clients are nearing retirement age or are already retired, SPIAs provide a supplement to their retirement income through a series of income payments throughout their lifetime or for a specific period of time. Your clients can use the income however they wish, including paying for basic day-to-day living expenses.

Our Immediate Annuities – a comparison

We offer two different SPIAs. The chart below can help you compare the key features of the products. For detailed information on these products, please see the following pages.

Product Features	Income Access	Ultra-Income
Access to Money	✓	
Age Rating Option		✓
Choice of Payment Frequencies	✓	✓
Death Benefit Option	✓	
Inflation/Cost of Living Adjustment Option	✓	✓
Multiple Payout Options		✓
Payment Increase for Medical Conditions	✓	
Payment Increase for Nursing Home Stay	✓	
Reliable Lifetime Income	✓	✓
Return of Premium Features	✓	
Supplement to Retirement Income	✓	✓
Survivor Continuation Option	✓	

Income Access

Product Description:

- Single premium immediate annuity
- Offers various optional features that provide additional income
- Payments must begin within 13 months following purchase date

Optional Product Features:

(subject to state availability)

- 10% or 20% payment increase based on your health condition
- 3% inflation protection
- 50% payment increase for nursing home confinement
- Survivor continuation option

Other Features:

- Competitive payouts
- Return of premium features

Issue Ages:

- 0-85

Client Profile:

- Ages 65 and over
- Middle and upper income bracket
- Risk-averse individuals

Client Needs:

Designed for investors seeking

- Access to their money when they need it
- Death benefit protection
- Income replacement from a regular paycheck
- Life insurance premium funding
- Reliable income that they can't outlive
- Supplement to retirement income

Policy Minimum:

- \$10,000 initial premium
- \$100 minimum monthly payout

Liquidity:

- Return of premium for terminal illness
- Return of premium on cancellation of contract
 - Your client may receive a refund of up to 100% of any remaining premium less any previous income payments.
 - The following schedule identifies the percent that will be received each policy year

Policy Year	1	2	3	4	5	6+
Percent Returned	95	96	97	98	99	100

Death Benefit:

- Return of premium at death
- Guaranteed minimum death benefit (optional benefit)
- Death benefit doubles for accidental death in common carrier

Licensing Requirements:

- State insurance license for life products
- Appointed with United of Omaha
- Anti-money laundering (AML) training

Ultra-Income

Product Description:

- Single premium immediate annuity
- Multiple payout options
- Payments must begin within 13 months following purchase date
- Choice of payment frequency including monthly, quarterly, semiannually, or annually

Payout Options:

- Lifetime income
- Lifetime income with period certain
- Joint and survivor lifetime income
- Joint and survivor lifetime income with period certain
- Lifetime income with refund
- Fixed amount
- Fixed period

Optional Features:

- Age rating available
- Up to 6% Cost of Living Allowance (COLA)

Issue Ages:

- 0-85

Client Profile:

- Ages 65 and over
- Middle and upper income bracket
- Risk-averse individuals

Client Needs:

Designed for investors seeking

- Income replacement from a regular paycheck
- Reliable income that they can't outlive
- Steady income stream with multiple payment options
- Supplement to retirement income

Policy Minimum:

- \$10,000 initial premium
- \$100 minimum monthly payout

Licensing Requirements:

- State insurance license for life products
- Appointed with United of Omaha
- Anti-money laundering (AML) training







UNITED OF OMAHA LIFE INSURANCE COMPANY

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Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

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