



Take the guesswork out of investing.



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

ULTRA-SECURE® PLUS



Single Premium Deferred Annuities

Annuities underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
800-775-6000

Insurance and annuity products:

- are not deposits
- are not guaranteed by the bank or its affiliates
- are not insured by the FDIC or any other federal government agency, and
- may decrease in value
- are not a condition of any banking activity

You have up to 30 days after your purchase of Ultra-Secure® Plus to cancel the policy, for any reason, with no penalties. Your initial purchase payment will be returned.

If you request a cash surrender or partial withdrawal, an interest adjustment may be applied (not applicable in all states). See the policy for more details.

United of Omaha Life Insurance Company accepts full responsibility for all contractual obligations. No financial liability will be incurred by the parent or affiliate companies for business transacted by United of Omaha Life Insurance Company.

Policy form C970LNA09P or state equivalent (in FL, C971LFL09P).

WITHDRAWAL CHARGES (%)

(Year)	1st	2nd	3rd	4th	5th		
5-year	6%	6%	6%	6%	5%		
(Year)	1st	2nd	3rd	4th	5th	6th	7th
7-year	6%	6%	6%	6%	5%	4%	3%

Consult with a professional tax advisor before taking any action that may have tax and legal consequences.

Get competitive, guaranteed fixed interest rates



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You can't predict the performance of the stock market, but you want the right investments that will get the most for your money.

Ultra-Secure® Plus, single premium deferred annuities from United of Omaha Life Insurance Company, guarantee you a fixed-interest rate for five or seven years. That can help you accumulate money for retirement and you get the peace of mind that your investment will not decline in value.

Your money also grows tax deferred and you do not have to pay taxes on the money that accumulates until you decide to begin receiving annuity payments.*

Competitive interest rates

Ultra-Secure® Plus 5 — Your annual interest rate is guaranteed for five years. For initial payments and accumulation values over \$50,000, an additional 0.15 percent interest rate will be added.

Ultra-Secure® Plus 7 — Your annual interest rate is guaranteed for seven years. For initial payments and accumulation values over \$50,000, an additional 0.15 percent interest rate will be added.

Your interest rate will be locked in the date your Ultra-Secure® Plus application and initial payment are received. Your rates are guaranteed not to change during the five- or seven-year policy period – regardless of any stock market fluctuations or declines in fixed interest rates.

Our guarantees to you

- 100 percent of your principal is guaranteed by United of Omaha, less any money withdrawn or penalties you may incur.
- There are no initial sales or administrative charges, meaning all of your money works for you. (Early withdrawals may be subject to withdrawal charges.)

Access to your money

With Ultra-Secure® Plus, your money is always available, allowing you the flexibility to access your money as you may need it.

Account Withdrawals

We believe that you should have free access to your money – after all it belongs to you. That's why you're allowed to withdraw up to 10 percent of your accumulated account value each year without a withdrawal charge or interest adjustment.*

Life Events

We understand that the unexpected can happen. That's why you have free access** to your money in the following circumstances:

- Hospitalization
- Disability
- Terminal illness
- Unemployment
- Death of a spouse or minor dependent
- Damage to your residence
- Transplant surgery

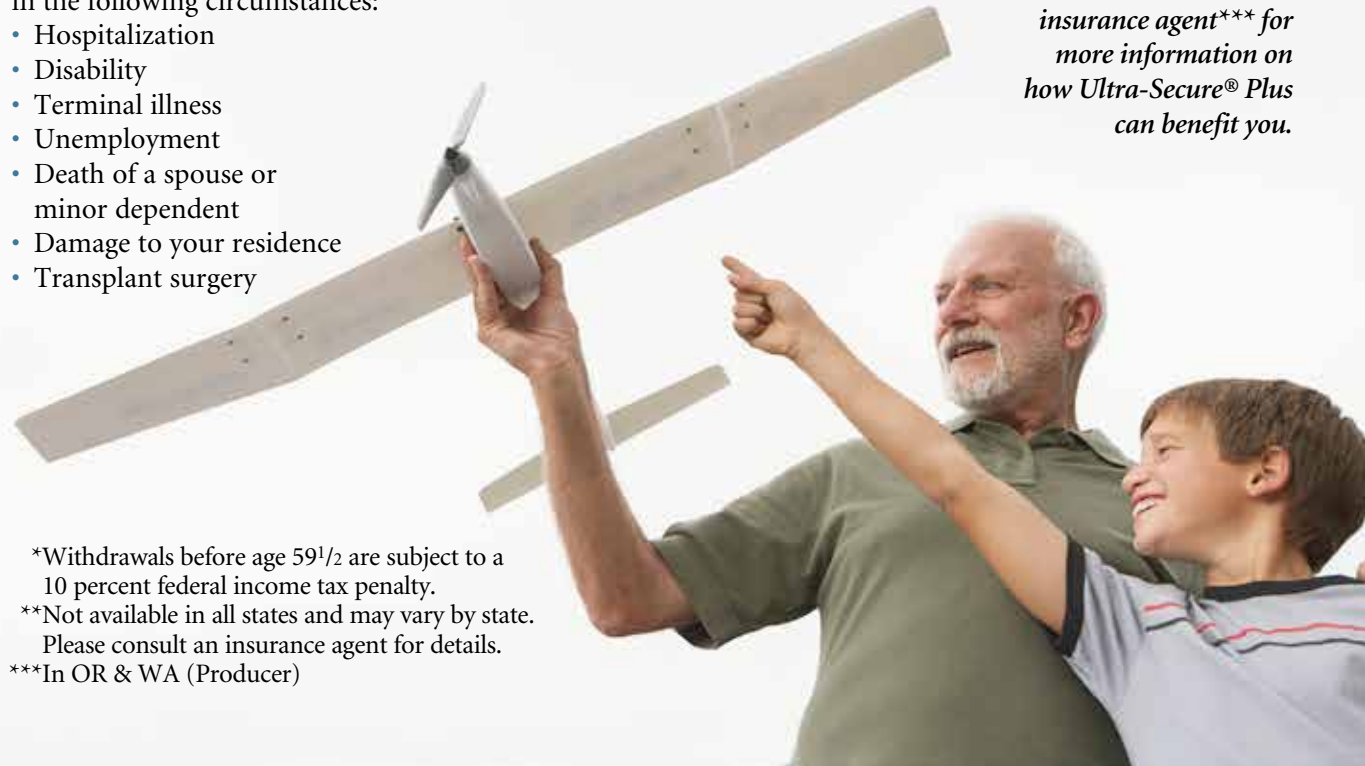
Return of Premium

Ultra-Secure® Plus helps to provide some peace of mind knowing that you can receive a return of your premium at anytime. If you choose to cancel or surrender your contract, you are guaranteed a refund of 100 percent of your remaining premium less any payments that you have received and premium taxes incurred.*

Advantages for your beneficiaries

All the funds in your policy will be paid immediately to your beneficiary if you die during your contract. This can help avoid costly probate delays.

*Please contact an insurance agent*** for more information on how Ultra-Secure® Plus can benefit you.*



*Withdrawals before age 59½ are subject to a 10 percent federal income tax penalty.

**Not available in all states and may vary by state. Please consult an insurance agent for details.

***In OR & WA (Producer)