



Help Your Money Grow



MutualofOmaha.com

Annuities underwritten by:

United of Omaha Life Insurance Company
 A Mutual of Omaha Company
 3300 Mutual of Omaha Plaza
 Omaha, NE 68175
 800-775-6000

This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

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
- may decrease in value
- are not a condition of any banking activity

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

Ultra-Premier does not include a return of premium feature.

If you request a cash surrender or partial withdrawal, a Market Value Adjustment may be applied. See the policy for more details.

Withdrawal Charge Schedule:

5-Year (by year)	1st 9%	2nd 9%	3rd 8%	4th 7%	5th 6%		
7-Year (by year)	1st 9%	2nd 9%	3rd 8%	4th 7%	5th 6%	6th 5%	7th 4%

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 ICC18L195P or state equivalent (in FL, V004LFL18P).

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

Get a Competitive Interest Rate to Help Your Money Grow

Ultra-PremierSM
 Single Premium Deferred Annuity



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A Safe, Secure Option for Your Money

You've worked hard to build your assets. You certainly want to make sure that a portion of your assets are safe and won't be affected by a downturn in the stock market – especially when you're counting on using those assets for retirement.

One way to help build and protect your assets is with an Ultra-Premier annuity from United of Omaha Life Insurance Company (United of Omaha).

With Ultra-Premier:

- Interest rates are very competitive
- You choose a guaranteed interest rate period of either 5 or 7 years
- Your interest rate is guaranteed for the period you selected
- You won't have to pay taxes on the money that grows until you begin receiving regular annuity payments
- Your money is backed by United of Omaha, a Mutual of Omaha company



Here are some other things to know

Our Guarantees to You

- All of your money works for you – you won't be charged with sales or administrative fees
- Your beneficiary immediately receives all of the funds in your account if you die – this can help avoid costly probate delays

Access to Your Money

- You can withdraw up to 10 percent of the money in your account each year without a withdrawal charge or market value adjustment (withdrawals before age 59 ½ are subject to a 10 percent federal income tax penalty)
- If the unexpected happens, you have free access to your entire account value if one of these life events occurs:
 - Confinement to a hospital or long-term care facility
 - Unemployment
 - Disability
 - Terminal Illness
 - Death of a spouse or minor dependent
 - Damage to your residence
 - Transplant surgery

Count on
United of Omaha
to help you meet
your financial needs.

