



› 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.





Deferred Annuities

Deferred annuities 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, deferred annuities 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 deferred annuities. 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)		✓
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 59½ 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 59½ may be subject to federal income tax penalties

Income Annuities

Income annuities 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, income annuities 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 Income Annuities – a comparison

We offer four different income annuities. 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 Annuity with Premium Return	Income Access	Ultra-Income	Deferred Income Protector SM
Access to Money		✓		
Age Rating Option			✓	
Choice of Payment Frequencies	✓	✓	✓	✓
Death Benefit Option		✓		
Inflation/Cost-of-Living Adjustment Option		✓	✓	✓
Multiple Payout Options			✓	✓
Joint Life Option	✓	✓	✓	✓
Payment Increase for Medical Conditions		✓		
Payment Increase for Nursing Home Stay		✓		
Reliable Lifetime Income	✓	✓	✓	✓
Net Return of Premium		✓		
Full Return of Premium Upon Death	✓			
Supplement to Retirement Income	✓	✓	✓	✓
Income Advance Option				✓
Flexible Contribution Options				✓
Extended Deferral Option				✓

Income Annuity with Premium Return

Product Description:

- Single premium immediate annuity
- Life only or joint life income payouts
- Payments must begin within 13 months following purchase date
- Return of premium upon death

Issue Ages:

- 59-85

Client Profile:

- Ages 60 and over
- Middle and upper income bracket
- Risk-averse individuals
- Looking to supplement retirement income
- Want a safe way to pass money to their heirs

Policy Minimum/Maximum:

- Minimum – \$10,000 initial premium
- Maximum – \$1 million initial premium (without United of Omaha Life Insurance Company approval)

Licensing Requirements:

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

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

Deferred Income ProtectorSM

Product Description:

- Flexible premium deferred income annuity which can provide a guaranteed income stream for life

Product Highlights:

- Guaranteed income for life
- Provides protection from outliving retirement assets
- Allows the client to allocate a portion of their assets into a Qualifying Longevity Annuity Contract (QLAC)

Issue Ages:

- Nonqualified and QLAC contracts: **40-75**
- Qualified contracts: **40-68**

Client Profile:

- Ages 55 to 65
- Middle and upper income bracket
- Risk-averse individuals

Client Needs:

Designed for investors seeking

- Stability of guaranteed, reliable income payments that can last a lifetime
- A substitute to an employer sponsored pension plan
- Protection from outliving their retirement assets

Policy Minimum:

- \$5,000 minimum initial deposit
- Minimum additional deposits of \$2,000

Policy Maximum:

- Nonqualified and Qualified: \$1,000,000
- QLAC: The lesser of
 - \$130,000 (subject to IRS cost-of-living adjustments in future years) less purchase payments paid for any other QLAC contract
 - 25% of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another other QLAC contract

Income Start Date:

- Income Payments can begin between 2 and 40 years from the purchase date
- Income must begin by age 85 for Nonqualified and QLAC contracts and age 70.5 for Qualified contracts

- Income start date can be changed once
- The date must be 2 years after the most recent purchase payment and can only be moved 5 years earlier or 5 years later than the date originally selected

Payout Options:

- Single Lifetime Only*
- Single Lifetime Income with Cash Refund
- Single Lifetime Income with Installment Refund (not available for QLAC)
- Single Lifetime Income with Period Certain (not available for QLAC)
- Joint Lifetime Income Only*
- Joint Lifetime Income with Cash Refund
- Joint Lifetime Income with Installment Refund (not available for QLAC)
- Joint Lifetime Income with Period Certain (not available for QLAC)

**Not available in CT*

Death Benefit:

- Single and Joint Lifetime Only income options will not include a death benefit
- Income Options with a cash refund will receive a return of purchase payments less any income payments received
- Income options with installment refund will continue to receive payments until the purchase payment is recovered
- Income options with a period certain will continue to receive payments until the end of the certain period

Optional Features:

- Income payment advance – allows clients the ability to receive 7 months of income in one lump sum
- 1-3% annual increase option

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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Insurance and annuity products are:

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