

> Single Deposit Guaranteed Interest Contract

This product is designed for trustees of plans qualified under Section 401(a), including 401(k) plans, as well as collective trust funds composed of 401(a), 401(k) and governmental 457 plans (based on United of Omaha Life Insurance Company's underwriting requirements).



This nonparticipating Single Deposit Guaranteed Interest Contract (GIC) guarantees both principal and interest at a fixed rate until maturity. Funds deposited to the contract are held as a part of United of Omaha Life Insurance Company's (United of Omaha) general assets. United of Omaha guarantees all invested funds.

Minimum Deposit	\$1,000,000
Maximum Deposit	\$25,000,000
Investment Terms	1 – 7 years
Interest Rate	Interest rate is guaranteed for the entire investment term.
Benefit Payments	Withdrawals can be based on a pro rata or last-in, first-out (LIFO) accounting method. Plan benefit withdrawals are paid when a participant reaches age 59½, retires, dies, is disabled or otherwise terminates employment.
Participant Directed Transfers	The participant can request transfers, paid at book value, among plan investment options. Transfers made to competing options are subject to restrictions.
Participating Trust Initiated Withdrawals	A participating trust within a collective trust fund may withdraw assets at book value on a pro rata basis subject to meeting advance notice requirements provided the other available sources of funds (outlined in the contract) are exhausted.
Interest and Principal Payments	The contract holder may choose between receiving annual interest payments or compounding interest, either daily or annually, until maturity. The contract holder may opt to receive full payment of principal at maturity or scheduled partial payments of the principal during the investment term.
Duplicate Contracts	At the contract holder's request, United of Omaha can transfer its pro rata share of the stable value fund to a duplicate contract as the result of the spin-off of a participating unit from an employer, or the spin-off of a participating trust from a collective trust fund. The contract provisions of the duplicate contract will be similar to the original contract. A fee is charged for this service.
Annuity Income Options	United of Omaha offers a wide selection of annuity forms at competitive rates. A one-time charge is assessed to set up each annuity purchased under this contract.
Other Withdrawals	Withdrawals for purposes other than those already listed may be made throughout the maturity term and will be paid at the lesser of book or market value. United of Omaha reserves the right to delay payment for up to 90 days from the date of the request.
Standard Services	<ul style="list-style-type: none"> • Fund Accumulation Schedule illustrating monthly projected balances • Annual accounting statement • Electronic funds transfer • Toll-free customer service telephone number

Group variable annuity contract (Form 101-GAQC-13S, 101-GAQC 13P, 100-GAQC-14S, 100-GAQC 14P, 101-GAQC-16S, 101-GAQC-16P, 100-GAQC-16S, 100-GAQC-16P, 100-GAQC-16P(FL), 100-GAQC-16S(FL), 100-GAQC-16P(LA), 100-GAQC-16S(LA), 100-GAQC-16P(MN), 100-GAQC-16S(OR), 100-GAQC-16P(OR), 101-GAQC-16S(FL), 101-GAQC-16P(FL), 101-GAQC-16P(LA), 101-GAQC-16S(LA), 101-GAQC-16S(MN), 101-GAQC-16P(MN), or state equivalent) is issued by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, which accepts full responsibility for all its contractual obligations under the contract. For a complete product description, including benefits and limitations, please refer to the specific proposal and contract. This product is not available in New York, or Puerto Rico.