

A photograph of a man and a woman in a nursery. The man is leaning over, holding a stuffed animal, and the woman is holding a baby. They are both smiling. In the background, there are white lockers and a potted plant.

ANNUITIES

# BONUS FLEXIBLE ANNUITY

A Tax-Deferred Annuity for Retirement Savings

It's never too early to start planning for retirement. The Bonus Flexible Annuity insurance policy is a product that provides tax-deferred growth and access to your money when you need it. It also allows for flexible contributions and has a variety of payout options.

## Rate Guarantees

- Purchase payments received in the first 12 months will be credited the current interest rate plus 1%
- Purchase payments received after the first 12 months will be credited, the current interest rate
  - An additional 0.15% interest rate will be credited to accumulation values equal to or over \$50,000

## 60-Day Rate Lock for 1035 Exchanges and Direct Rollovers/Transfers

- Rate credited will be the rate at time of application
- Rate lock period is 60 days from date of application

If the funds are received after the 60-day rate lock period, the rate will be the rate in effect when the funds are received at United of Omaha.

## Policy Minimums

Qualified (IRAs and SEPs) and non-qualified:

- Single purchase payment - \$5,000
- Subsequent purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)

## Maximum Policy Amount

\$1 million (without United of Omaha approval)

## Qualified Money

Available to fund traditional Individual Retirement Accounts (IRAs) and Simplified Employee Pensions (SEPs).

- May be used to roll over money from qualified retirement plans and existing IRAs
- A qualified business form must accompany all applications

## Maximum Issue Age

89 years

## Security

100% of principal is underwritten and guaranteed by United of Omaha.

## Free-Look Period

30 days



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

## Tax-Deferred Growth

Taxes are not paid on your investment earnings until you withdraw them:

- Earnings that otherwise might be lost to income taxes remain in your annuity to continue working for you
- Income taxes are never due on the money you earn until you take income or a distribution from your annuity

Withdrawals before age 59 1/2 are subject to a 10% federal income tax penalty.

## Withdrawal Charges

| 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year | 8th Year | 9th Year |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 8%       | 8%       | 7%       | 6%       | 5%       | 4%       | 3%       | 2%       | 0%       |

Withdrawal charges are based on total amount taken out less 10% free amount. You also have the flexibility to make additional premium payments at any time without a new withdrawal charge schedule.

## Access to Account Value With No Withdrawal Charges

- You have access to 10% of the accumulated policy value per year, although federal tax penalties may apply
- Available immediately
- \$100 minimum per month
- Annuitization is allowed after the second contract year

## Systematic Income Option

- Fixed dollar amount or interest only
- Available monthly, quarterly, semiannually, annually
- \$100 minimum per month

## Death Benefit

The accumulation value less any applicable premium taxes.

## Payout Options

- **Proceeds held on deposit of interest:** while the proceeds are held by us, we will pay interest to the payee or add interest to the proceeds
- **Income of a specified amount:** we will pay the proceeds in installments of a specified amount until the proceeds with interest have been fully paid
- **Income for a specified period:** we will pay the proceeds in installments for the number of years you choose
- **Lifetime Income:** we will pay the proceeds as monthly income for as long as the annuitant lives. The following guarantees are available:
  - (a) Guaranteed Period
  - (b) Guaranteed Amount
- **Lump sum**
- **Alternative schedule:** upon request and if available

If you do not choose an option, the guaranteed period of 10 years will be the automatic option.

A beneficiary may also have the death benefit applied to a payout option. If the beneficiary does not choose an option within 60 days of the date we receive due proof of death, we will make payment in a lump sum.

Annuities underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Annuities are insurance products therefore not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

Federal income tax laws are complex and subject to change. The information in this sheet is based on current interpretations of the law. Neither United of Omaha Life Insurance Company nor its representatives give legal or tax advice. Consult an attorney or tax advisor for answers to tax questions.

Bonus Flexible Annuity is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy forms ICC10L043P or state equivalent; (in CA, D162LNA10P; in FL, D178LFL10P; in OR, D182LOR10P)