

ANNUITIES

INCOME THROUGHOUT YOUR LIFE

Income AccessSM Single Premium Immediate Annuity



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

Income Access

- Security and stability of a lifetime income
- Access to your money when you need it
- Flexible optional features that fit your needs
- Backed by United of Omaha Life Insurance Company



Income throughout your life. Access to your money.

Here's how an Income Access single premium immediate annuity from United of Omaha Life Insurance Company can benefit you.

Are you concerned that your savings won't last into your retirement years?

Income Access will provide income payments for as long as you live.

Are you worried that your retirement income won't keep pace with inflation?

Income Access provides an option that will increase your income payments by 3% a year to help keep pace with inflation.

How would you pay for the high cost of nursing home care?

You can select an option to enhance your income payments by up to 50% for five years if you become confined to a nursing home.

How will your beneficiaries be taken care of if you die?

Income Access will pay your beneficiaries any remaining premium not already received through income payments. And, if selected, the contract will pay the greater of any remaining premium not already received through income payments, or 10% of the initial premium.

What would happen if you are diagnosed with a terminal illness?

You will receive the remaining amount of premium in a lump sum if you are diagnosed with a terminal illness.

What if you decide to cancel your policy?

If you decide to cancel your policy, up to 100% of any unpaid premium may be returned to you.

How Income Access Works

Features that provide you income

(All optional benefits are subject to state availability)

Guaranteed Lifetime Income

Income Access can pay you a guaranteed income for as long as you live. You may begin receiving payments as soon as one month or up to 13 months from the purchase date. You can receive payments monthly, quarterly, semiannually or annually — whatever fits your needs.

Inflation Protection

(optional benefit)*

If you select this option, your total income payments will increase by 3% each policy year to help keep pace with inflation. This 3% increase goes into effect 12 months after the first income payment.

50% Increase in Payments for Nursing Home Confinement

(optional benefit)*

This option can enhance your income payments by 50% for five years if the annuitant becomes confined to a nursing home. The payment increase will go into effect after the first two years your policy has been in force, and when you have been confined to a nursing home for 90 days. At the end of the five-year period, the payments will return to the scheduled payment.

If you choose the Inflation Protection option, the yearly 3% increase will continue throughout your nursing home confinement. This increased payment will end at your death. This option is not available if you select the Survivor Continuation option.

Survivor Continuation Option

(optional benefit)*

You can tie the policy to the life of both you and a spouse or a companion by electing to have your survivor continue to receive a predetermined percent of your income payment, up to 100%. In the event your spouse or companion precedes you in death, you will continue to receive a percent of the income payment, as well.

*Additional premium required

Features that provide you access to your money

Return of Premium on Cancellation of Contract

If you cancel your policy, you may be entitled to a refund of up to 100% of any remaining premium less any previous income payments. The following schedule indicates the percent that will be returned to you each policy year.

POLICY YEAR	1	2	3	4	5	6+
PERCENT RETURNED	95%	96%	97%	98%	99%	100%

Return of Premium for Terminal Illness

The policy will pay the amount that would have been payable under the death benefit if the annuitant has a terminal illness that is expected to result in death within 12 months of diagnosis (24 months or less in MA). A written statement from a doctor is required.

Death Benefits

Return of Premium at Death

At your death, the policy will pay your beneficiaries any remaining premium not already received through income payments.

Guaranteed Minimum Death Benefit

(optional benefit)*

At death, the contract will pay the greater of any remaining premium not already received through income payments, or 10% of the initial premium.

Death Benefit Doubles for Accidental Death in a Common Carrier

The policy will pay double the death benefit to beneficiaries if the annuitant dies as a result of an airplane, train, taxi or other common carrier accident.

30-Day Review Period

Your policy contains a 30-day review period. If you are not satisfied with your policy, you may return it within 30 days of your purchase for a full refund of your premium.



Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com

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.

Income Access single premium immediate annuity is underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175. Policy Form 6954L-0602 or state equivalent (6969L-0602 in FL, 6975L-0602 in TX, 6961L-0602 in OR, 6960L-0602 in OK, 6962L-0602 in PA, 6973L-0602 in NC). Income Access is not available in WA. Coverage may vary by state. Exclusions and limitations may apply.