

Income Access

Single Premium Immediate Annuity

Income Access can provide you with the security and stability of a lifetime income. The income payments are guaranteed for as long as the annuitant lives, and payments can be received monthly, quarterly, semi-annually or annually.

Issue Age	Up to 75 years old
Minimum Single Premium	The greater of either \$10,000 or the amount required to generate a monthly payout of \$100.
Maximum Single Premium	\$1 Million (without United of Omaha Life Insurance Company approval)

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 chart indicates the percent that will be returned each policy year.

Policy Year	1	2	3	4	5	6 +
% Returned	95	96	97	98	99	100

Return of Premium at Death

The policy will pay any remaining premium not already received through income payments to beneficiaries at the annuitant’s death.

Accidental Death Benefit

The policy will pay the beneficiaries an amount double the Death Benefit if the annuitant dies in an airplane, train, taxi or other common carrier accident.

*Additional premium required



Return of Premium for Terminal Illness

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

Optional Features¹(Subject to state availability)

Guaranteed Minimum Death Benefit

In addition to the Return of Premium at Death provision, this policy also offers an optional Guaranteed Minimum Death Benefit. At death, the policy will pay the greater of any remaining premiums not already received through income payments or 10% of the initial premium.

3% Inflation Protection

The policyowner may select an option that will help income payments keep pace with inflation. Under this provision, the total income payments will increase by 3% each policy year. This 3% increase goes into effect 12 months after the first income payment.

50% Increase in Payments for Nursing Home Confinement

The policyowner may choose an option to enhance income payments by 50% each year for five years if the annuitant becomes confined to a nursing home. This increase will go into effect after the first two years the policy has been in force, and the annuitant has been confined to a nursing home for 90 consecutive days. At the end of the five-year period, the payments will return to the initial payment amount. If the Inflation Protection option is selected, the yearly 3% increase will continue throughout nursing home confinement. This increased payment will end at death. This option is not available if the Survivor Continuation option, described below, is selected.

Survivor Continuation Option

This annuity can be tied to the life of both the annuitant and a spouse or a companion. The annuitant can elect to have the survivor continue to receive a predetermined percent of the income payment, up to 100%. In the event the survivor precedes the annuitant in death, the payee will continue to receive a percentage of the income payment.

Other Benefits of Income Access

- Electronic funds transfer available
- 30-day free look period
- Tax-advantaged payments
- Costly probate minimized
- Safety – this annuity is backed by United of Omaha Life Insurance Company

Tax Considerations¹

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

Premium taxes may be charged based on the premium paid and will be computed using current rates charged by the state in which the policyowner resides. Premium taxes will be deducted from the single premium amount. May not apply in all states.

¹If your annuity is purchased with savings from an IRA or company retirement plan, all income would be taxable as you receive it.

Annuities are an insurance product 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 is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy Form 6954L-0602 or state equivalent (in FL, 6969L-0602; in PA, 6962L-0602; in TX, 6975L-0602; in OR, 6961L-0602; in OK, 6960L-0602; in NC, 6973L-0602)