



ANNUITIES — DEFERRED AND IMMEDIATE

Product Portfolio Overview



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

United of Omaha's Promise 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 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 reputation of integrity, security and service.



Superior

This rating is the second highest of 16.*

AM BEST



Good

This rating is the fifth highest of 21*

MOODY'S
INVESTOR SERVICES



Strong

This rating is the fifth highest of 21*

S&P GLOBAL



Comdex Rating

This composite index ranking is out of 100*

*Independent Agency Rating(s) as of 08/25. Rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

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 interest rate as set by United of Omaha, based on the specified period of time in the annuity contract.

Our Deferred Annuities — a Comparison

We offer four 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 Advantage FIA®	Ultra-Premier SM	Ultra-Secure [®] Plus	Bonus Flexible Annuity
Access to Money	✓	✓	✓	✓
Additional Interest Rate Option*			✓	✓
Annuitization after 2nd contract year (lifetime income options)	✓	✓	✓	✓
Bonus Interest Rate (First Year)				✓
Cumulative Free Withdrawal Feature	✓			
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	Optional		✓	
Systematic Investment Program				✓
Systematic Withdrawal Option	✓	✓	✓	✓
Tax Deferred on Growth	✓	✓	✓	✓
Waiver of Withdrawal Charges	✓	✓	✓	
10% Annual Withdrawal — No Surrender Charge	Immediately	Immediately	Immediately	Immediately
1035 Exchange Option	✓	✓	✓	✓

*Based on account value

Ultra Advantage FIA®

Product Description

- Single premium deferred fixed index annuity
- 3-, 4-, 5-, 7- and 10-year surrender charge periods

Product Highlights

- The interest rate for the indexed-based crediting strategies will vary based on the performance of the chosen market index
- Potential to earn higher interest when using the indexed-based crediting strategies, backed by the safety of a minimum guaranteed floor or 0% to protect against market downturns
- A fixed account option offers a fixed crediting rate that is not impacted by the market indices

Issue Ages

- 3-, 4-, 5- and 7-year: 0 to 85
- 10-year: 0 to 80

Client Profile

- Ages 40 to 65
- Middle and upper income bracket
- Moderate risk individuals who seek upside potential from the stock market without risk of a negative return
- Small business owners

Client Needs

Designed for the more experienced investors seeking:

- Higher earning potential than traditional deferred annuities
- Access to their money when they need it
- A safe place for their money during downturns in the markets
- Guaranteed income at retirement
- Retirement savings
- Rollover from retirement plans
- Tax deferral on growth

* Withdrawals before age 59½ are subject to a 10% federal income tax penalty.

** Not available in all states and may vary by state.

Ultra Advantage FIA is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy form ICC24L234P or state equivalent.

Policy Minimums and Maximums

- \$10,000 minimum for Qualified and Non-Qualified Money
- \$3 million maximum without United of Omaha approval

Index Interest Crediting Strategies

Clients can allocate their values among the following five index interest crediting strategies, and they have the option to switch crediting strategies each year.

BofA U.S. Agility Index: One-Year Uncapped	• Volatility control index, uncapped • Current participation rate guaranteed for one year • Minimum guarantee on participation rate: 25%
S&P 500® One-Year 100% Participation	• Current cap rate guaranteed for one year • Participation rate guaranteed at 100% • Minimum guarantee on cap rate: 1%
S&P 500® One-Year Participation Cap Lock	• Current cap rate is guaranteed for the 3-, 4-, 5-, 7- or 10-year term • Participation rate guaranteed at 100% • This strategy can only be chosen at policy issue • Minimum guarantee on cap rate after 3-, 4-, 5-, 7-, or 10-year term: 1%
S&P 500® One-Year Uncapped	• Current participation rate guaranteed for one year • Minimum guarantee on participation rate: 10%
S&P 500® One-Year Performance Trigger	• Credits a trigger rate if the S&P return is positive. The trigger rate will be less than the cap rate • Current trigger rate guaranteed for one year • Participation rate guaranteed at 100% • Minimum guarantee on trigger rate: 1%

All strategies use an annual point-to-point crediting method.

Liquidity*

- Cumulative Free Withdrawal feature allows withdrawals up to 10% of the funds penalty free in the first contract year. After that, any unused portion of this penalty-free withdrawal amount can be carried over to the next contract year, up to a maximum of 25%.
- Unexpected life events (see Waiver of Withdrawal Charges)
- Systematic withdrawal option — fixed dollar amount

Waiver of Withdrawal Charges

(Subject to state availability.)

- Hospitalization or long-term care confinement
- Terminal illness
- Unemployment
- Disability
- Death of spouse or minor dependent**
- Personal residence
- Organ transplant
- Annuitization after second contract year (for lifetime income options)

Withdrawal/Surrender Charges

3-Year	1	2	3
Charge	9	9	8

4-Year	1	2	3	4
Charge	9	9	8	7

5-Year	1	2	3	4	5
Charge	9	9	8	7	6

7-Year	1	2	3	4	5	6	7
Charge	9	9	8	7	6	5	4

10-Year	1	2	3	4	5	6	7	8	9	10
Charge	9	9	8	7	6	5	4	3	2	1

At the end of the surrender charge period, the contract continues with 1-year guarantees but no withdrawal charges.

Return of Premium

Optional rider that guarantees that the surrender value will be no less than the original premiums paid less any partial withdrawals. There is no fee for this rider; however, the cap for the crediting strategies you choose will be adjusted based on the selection of the rider.

Market Value Adjustment

If you request a cash surrender or partial withdrawal, a market value adjustment may be applied.

- If interest rates at the time of cash surrender or partial withdrawal went up after you bought your annuity, the market value adjustment will decrease the amount you receive.
- If interest rates at the time of cash surrender or partial withdrawal went down after you bought your annuity, the market value adjustment will increase the amount you receive.

There will be no market value adjustment applied to amounts available under the Cumulative Free Withdrawal Charges provisions.

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

Ultra-PremierSM

Product Description

- Single premium deferred annuity with a fixed interest rate
- 5- and 7-year interest rate guarantee available

Product Highlights

- Competitive interest rates

Issue Ages

- 5-year: 0 to 89
- 7-year: 0 to 88

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:

- Competitive interest rates
- Access to their money when they need it
- An alternative to a certificate of deposit
- A safe place for their money
- Guaranteed income at retirement
- Retirement savings
- Rollover from retirement plans
- Tax deferral on growth

Policy Minimum

- \$25,000 for Qualified and Non-Qualified Money
- \$500 minimum additions during first policy year (subject to home office approval)

Liquidity*

- 10% annual withdrawal with no surrender charge — available immediately
- 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	9	9	8	7	6

7-Year	1	2	3	4	5	6	7
Charge	9	9	8	7	6	5	4

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.

**For the death of a spouse, the maximum allowable surrender is 50% of the accumulation value as of the date of withdrawal. For the death of a minor dependent, the maximum is 25%.

Ultra-Secure® Plus

Product Description

- Single premium deferred annuity with a fixed interest rate
- 5- and 7-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

- 5-year: 0 to 89
- 7-year: 0 to 88

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.

**For the death of a spouse, the maximum allowable surrender is 50% of the accumulation value as of the date of withdrawal. For the death of a minor dependent, the maximum is 25%.

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 to 89

Client Profile

- Ages 35 to 65
- Middle and upper income bracket
- Risk-averse individuals
- 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.

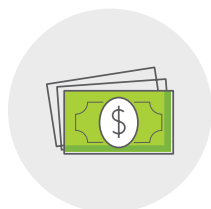
Licensing Requirements

- 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.

Immediate Annuities



Immediate 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, immediate 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 Immediate Annuities — a Comparison

We offer three immediate 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 Access SM	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 Nursing Home Stay	✓		
Reliable Lifetime Income	✓	✓	✓
Net Return of Premium	✓		
Supplement to Retirement Income	✓	✓	✓
Income Advance Option			✓
Flexible Contribution Options			✓
Extended Deferral Option			✓

Income AccessSM

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.)

- 3% inflation protection
- 50% payment increase for nursing home confinement
- Survivor continuation option

Other Features

- Competitive payouts
- Return of premium features

Issue Ages

0 to 75

Client Profile

- Ages 65 and over
- Middle and upper income bracket
- Risk-averse individuals

Client Needs

Designed for investors seeking:

- 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

Product Highlights

- 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 availableMultiple payout options
- Up to 6% Cost-of-Living Allowance (COLA)

Issue Ages

0 to 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 immediate 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)

Optional Features

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

Issue Ages

- Nonqualified and QLAC contracts: 40 to 75
- Qualified contracts: 40 to 71

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: \$3,000,000 (without United of Omaha Life Insurance Company approval)
- QLAC: \$210,000 (subject to IRS cost-of-living adjustments in future years) less purchase payments paid for any 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 73 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)

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

Licensing Requirements

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

*Not available in CT.





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

Life Insurance Policies are Underwritten By:

United of Omaha Life Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company. Annuity products are 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.

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