

# HELP SECURE YOUR RETIREMENT

Ultra Advantage Fixed Index Annuity® (FIA)



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



Hard work and wise decisions with your money have helped you build your assets. It makes sense to want to hold on to what you have accumulated, but you also want to see that money grow. An **Ultra Advantage Fixed Index Annuity®** from United of Omaha Life Insurance Company (United of Omaha) can help you accomplish both of those goals and retire confidently.



Being an indexed annuity, your money can earn interest based on the performance of the index interest crediting strategy that you select, a current fixed rate of interest or a combination of both.

This offers greater potential for your annuity to grow than an annuity that only has a fixed interest rate.

Additionally, this product has a guaranteed floor of 0%, which helps protect your money from potential negative downturns in the market.

### **With Ultra Advantage FIA®:**

- You choose an annuity term of either 3, 4, 5, 7 or 10 years.
- You select from five indexed interest crediting strategies and a fixed account.
- Your money grows tax-deferred.<sup>1</sup>

# What Is Ultra Advantage FIA®?

Ultra Advantage FIA® is a single premium, deferred fixed index annuity.

With this annuity, the interest you earn will be based on the selections you choose. You can select a fixed-rate option that credits a specified rate of return, or one of our five indexed options where the interest is based on the performance of a market index, or a combination of both.

If you choose any of the indexed interest options, your annuity will earn interest at a rate that is tied to the upside performance of a market index. Your contract also comes with a guaranteed 0% floor, which helps protect you from negative market index performance.

## Let's Get Started With a Few Definitions

- **Participation Rate** — The percentage of the overall index return that will be used in the calculation of the index interest credit.
- **Cap Rate** — The maximum interest rate used in the calculation of the index interest credit for each segment.
- **Floor** — The minimum interest rate used in the calculation of the index credit. Ultra Advantage FIA has a 0% floor, which means your index interest credit will not be less than 0% due to negative market index returns.
- **Segment** — A portion of an index account that may be credited interest based upon the performance of the index. A segment is created on the day the purchase payment is received and lasts for one year. Once a segment is created, these rates are guaranteed until the segment matures a year later.

# How Is My Annuity Interest Rate Calculated?

Ultra Advantage FIA® uses a straightforward index crediting method known as annual point-to-point. It calculates the index interest rate by comparing the index value on the date a segment is created to the value one year later to determine the percentage of change that took place during the year. The participation rate, cap rate and floor are then applied to determine the index interest rate to be credited to the funds currently in that segment.



## Hypothetical Example

At the beginning of the segment, the index was 5,000. One year later, it had increased to 5,375. Indexed interest would be calculated as follows:

$$100\% \times (5,375 - 5,000) / 5,000 = 7.5\%$$

This example assumes a 100% participation rate. The final interest crediting rate is subject to your crediting strategy's participation, cap and floor rate.

Although the index interest rate is based on the performance of the chosen index, the accumulation value is not actually invested in the stock market. The index performance is only used in the calculation of the index interest credited to the policy.



## Index Interest Crediting Strategies

You can allocate your values among the following five index interest crediting strategies, and you have the option to switch crediting strategies each year.

|                                                                     | How It Works                                                                                                                                                                                                                                                                                                              | This Might Be A Good Fit                                                                                                       |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| <b>BofA U.S. Agility Index: One-Year Uncapped</b>                   | <ul style="list-style-type: none"> <li>Volatility control index, uncapped.</li> <li>Current participation rate is guaranteed for one year.</li> <li>Minimum guarantee on participation rate: 25%.</li> </ul>                                                                                                              | If you desire an index that has potential to provide more consistent performance in different market environments.             |
| <b>S&amp;P 500® One-Year 100% Participation</b>                     | <ul style="list-style-type: none"> <li>Current cap rate is guaranteed for one year.</li> <li>Participation rate is guaranteed at 100%.</li> <li>Minimum guarantee on cap rate: 1%.</li> </ul>                                                                                                                             | If you believe the index will perform at an average or slightly above average rate.                                            |
| <b>S&amp;P 500® One-Year 100% Participation With Guaranteed Cap</b> | <ul style="list-style-type: none"> <li>Current cap rate is guaranteed for the 3-, 4-, 5-, 7- or 10-year term.</li> <li>Participation rate is guaranteed at 100%.</li> <li>This strategy can only be chosen at policy issue.</li> <li>Minimum guarantee on cap rate after 3-, 4-, 5-, 7-, or 10-year term: 1%.</li> </ul>  | If you are concerned that cap rates in future years will be lower than the current year cap rate.                              |
| <b>S&amp;P 500® One-Year Uncapped</b>                               | <ul style="list-style-type: none"> <li>Current participation rate is guaranteed for one year.</li> <li>Minimum guarantee on participation rate: 10%.</li> </ul>                                                                                                                                                           | If you believe the market will outperform the cap.                                                                             |
| <b>S&amp;P 500® One-Year Performance Trigger</b>                    | <ul style="list-style-type: none"> <li>Credits a trigger rate if the S&amp;P return is positive. The trigger rate will be less than the cap rate.</li> <li>Current trigger rate is guaranteed for one year.</li> <li>Participation rate is guaranteed at 100%.</li> <li>Minimum guarantee on trigger rate: 1%.</li> </ul> | If you seek downside protection but still want to benefit from market growth, especially during lower index performance years. |

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

# Here Are Some Other Things to Know

## Our Guarantees to You

- Your money works for you — you won't be charged with sales or administrative fees.
- Your beneficiary immediately receives all the funds in your account if you die — this may help avoid costly probate delays.

## Annuity Terms

- You will choose an annuity with a 3-, 4-, 5-, 7- or 10-year term. A surrender charge and market value adjustment will apply to any withdrawals taken in excess of the free withdrawal amount during your annuity term.

## Access to Your Money

### ▪ **Waiver of Withdrawal Charges**

If the unexpected happens, you have free access to your accumulation value if one of these life events occurs:

- Confinement to a hospital or long-term care facility
- Unemployment
- Disability
- Terminal illness
- Death of a spouse or minor dependent<sup>2</sup>
- Damage to your residence
- Transplant surgery

### ▪ **Free Withdrawals<sup>1,3</sup>**

You can withdraw up to 10% of your funds without penalty 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%.

## Annuity Accumulation Value

Your annuity earns interest at a rate that's based on the performance of the index that you select or at a current fixed rate of interest.

- The minimum guaranteed rate for all index interest crediting strategies is 0%.
- The minimum guaranteed rate for the fixed account is .05%.

## Return of Premium

This optional rider guarantees 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.

## Free-Look Period

Your contract comes with a 30-day free-look period.

# Earning Trust and Securing Futures, That's Our Promise to You

Every relationship begins with trust and that's proven. That's something we have been providing for more than a century. We listen to the needs of our customers, provide the financial solutions and services that you expect and deliver on the promises we've made.



## Superior

This rating is the second highest of 16.\*

**AM BEST**



## Good

This rating is the fifth highest of 21.\*

**MOODY'S INVESTORS SERVICE**



## Strong

This rating is the fifth highest of 21.\*

**S&P GLOBAL**



## Comdex Score

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.



## 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](http://MutualofOmaha.com)

<sup>1</sup>Withdrawals before age 59½ are subject to a 10% federal income tax penalty.

<sup>2</sup>The maximum waiver amount for death of a spouse is 50% of the accumulation value and 25% for the death of a minor dependent.

<sup>3</sup>The cumulative free withdrawal amount begins at 10% of your purchase payments and can grow to as much as 25% of the accumulation value.

**This is a solicitation of insurance. A licensed insurance agent/producer will contact you.**

Not available in all states and may vary by state.

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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