



ANNUITIES

HELP SECURE YOUR RETIREMENT

Single Premium, Deferred Fixed Index Annuity

An Ultra Advantage Fixed Index Annuity® can help in preserving your accumulated assets while allowing them to grow, helping you to retire confidently.

With Ultra Advantage FIA®:

- You choose an annuity with a 3-, 4-, 5-, 7- or 10- year term.
- You select from the five indexed interest crediting strategies and a fixed account.
- Your money grows tax-deferred.

Policy Minimums and Maximums

- \$10,000 minimum (Qualified or Nonqualified)
- \$3 million maximum (without United of Omaha approval)

Additions

- \$500 minimum additions may be made during the first policy year (subject to policy maximums).
- You must select a crediting strategy for each new addition.

Issue Ages

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

Accumulation Value

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

- The minimum guaranteed rate for all index interest crediting strategies is 0%.
- The minimum guaranteed rate for the fixed account is 0.05%.

Continued on inside.



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



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

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

Free Access to Your Account Value¹

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%.

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.

Waiver of Withdrawal Charges²

Withdrawal charges and market value adjustments will be waived for the following events. Please refer to the policy for complete details.

- Confinement to a Hospital or Long-Term Care Facility** — applies once the owner has been hospitalized or confined to a nursing home or long-term care facility for at least 30 consecutive days. This waiver applies during confinement and within 91 days of the last day of confinement.

- Unemployment** — applies once the owner has received unemployment benefits for at least 60 days. If the owner is receiving unemployment benefits on the day the policy is issued, this waiver does not apply.
- Disability** — applies once the owner has become totally disabled for more than 90 continuous days. This waiver no longer applies once the owner has attained age 65.
- Terminal Illness** — applies if the owner has been diagnosed with a terminal illness.
- Death of a Spouse or Minor Dependent** — applies to one withdrawal if the spouse or a minor dependent of the owner dies. 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%.
- Damage to Your Residence** — applies if the owner incurs physical damage of \$50,000 or more to his or her primary residence.
- Transplant Surgery** — applies if the owner undergoes transplant surgery, whether as an organ donor or recipient, of the following body organs: heart, liver, lung, kidney, pancreas or bone marrow (recipients only).

Withdrawal Charges

Annuity Term	1st Yr.	2nd Yr.	3rd Yr.	4th Yr.	5th Yr.	6th Yr.	7th Yr.	8th Yr.	9th Yr.	10th Yr.
10-year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%
7-year	9%	9%	8%	7%	6%	5%	4%			
5-year	9%	9%	8%	7%	6%					
4-year	9%	9%	8%	7%						
3-year	9%	9%	8%							

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

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 the free withdrawal amount, amounts available under the Waiver of Withdrawal Charges provisions.

Customer Statements

- **Nonqualified** — sent annually one month after anniversary date
- **Qualified** — sent annually second week of January

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.

A+

Superior

This rating is the second highest of 16.*

AM BEST

A1

Good

This rating is the fifth highest of 21.*

MOODY'S INVESTORS SERVICE

A+

Strong

This rating is the fifth highest of 21.*

S&P GLOBAL

90

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.

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



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

² 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.

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. In FL, D853LFL24P.

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