

ULTRA-PREMIERSM

HELP YOUR MONEY GROW

Single Premium Deferred Annuity

You've worked hard to build your assets. You certainly want to make sure that a portion of your money is safe and won't be affected by a downturn in the stock market – especially when you're counting on using those assets for retirement.

One way to help build and protect your assets is with an Ultra-Premier annuity from United of Omaha Life Insurance Company (United of Omaha).

With Ultra-Premier:

- You choose an interest rate period of either 5 or 7 years
- Your interest rate is guaranteed for the period you selected
- You won't have to pay taxes on the money that grows until you begin receiving regular annuity payments

Policy Minimums and Maximums

- \$25,000 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)
- Additions are credited with the new money interest rate in effect at the time of the addition

Maximum Issue Age

- 5-year: 89 years
- 7-year: 88 years

Free Access to Your Account Value*

10% of accumulated policy value per year may be withdrawn without a withdrawal charge or market value adjustment (\$100 minimum per month).

Waiver of Withdrawal Charges**

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).



Mutual of Omaha
Protect Your Kingdom

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

Withdrawal Charges

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
5-year	9%	9%	8%	7%	6%		
7-year	9%	9%	8%	7%	6%	5%	4%

Market Value Adjustment

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

- If the interest rate at the time of cash surrender or partial withdrawal is higher than the interest rate guaranteed for the guarantee period, the market value adjustment will always be downward.
- If the interest rate at the time of cash surrender or partial withdrawal is lower than the interest rate guaranteed for the guarantee period, the market value adjustment will usually be upward.

There will be no interest adjustment to the cash surrender value if you surrender, renew or choose a payout option during the renewal period, withdraw money under the 10% withdrawal amount provision, or take a required minimum distribution from a qualified plan.

Options for Continuing Your Policy

- United of Omaha will notify the owner 45 days prior to the end of each 5- or 7-year guarantee period and provide the options to continue, surrender or annuitize the contract.
- You have a 30-day window after each 5- or 7-year guarantee period to surrender, continue, or annuitize the contract penalty-free.
- If the owner does not contact United of Omaha, in writing, in the 30-day window after the current guarantee period ends, a new guarantee period of the same length will begin automatically. The annual interest rate credited to your account will be based on then-current rates. The withdrawal charges and Market Value Adjustment will also be reinstated.

Customer Statements

Nonqualified: Sent annually one month after anniversary date

Qualified: Sent annually 2nd week of January

Free-Look Period

30 days

* Withdrawals before age 59 1/2 are subject to a 10% federal income tax penalty.

** 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-Premier is not available in all states. Coverage may vary by state. Exclusions and limitations may apply.

Policy form ICC18L195P or state equivalent (in FL, V004LFL18P).