



ANNUITIES

ULTRA-SECURE[®] PLUS

Single Premium Deferred Annuity

It's never too early to start planning for retirement. Ultra-Secure Plus is a single premium deferred annuity, that for a single initial investment, earns a fixed rate of interest and your money grows tax deferred until you decide to begin receiving annuity payments.

Long-Term Rate Guarantees

- 5-year interest rate guarantee
- 7-year interest rate guarantee

Additional 0.15% is added to interest rate on purchase payments and accumulation values over \$50,000.

Policy Minimums

\$5,000 for qualified and non-qualified money

Additions

- \$500 minimum additions may be made during the first policy year
- Original withdrawal charges apply
- Additions are credited with the new money rate in effect at the time of the addition
- Future premiums may be limited

Maximum Policy Amount

\$3 million (without United of Omaha approval)

Maximum Issue Age

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

Security

United of Omaha guarantees a return of purchase payment less any withdrawals and applicable premium tax.

Free-Look Period

30 days

Free Access to Account Value

- 10% of accumulated policy value per year may be withdrawn without a withdrawal charge or market value adjustment**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

Return of Premium**

- 100% of remaining premium can be returned at any time*
- Surrender value will never be less than purchase payments*
- Renews at time of contract renewal and guarantees the client the accumulation value at the time of the most recent renewal date*



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	6%	6%	6%	6%	5%		
7-year	6%	6%	6%	6%	5%	4%	3%

Withdrawal Charge Period

- 30-day window after each 5- or 7-year guarantee period to surrender, continue or annuitize the contract penalty free
- The policyholder is notified by United of Omaha 45 days prior to the end of each 5- or 7-year withdrawal period and provided the options to continue, surrender or annuitize the contract
- If the policyholder 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. Withdrawal charges and an interest adjustment will be reinstated. The annual interest rate credited to your account will be based on then-current rates

Waiver of Withdrawal Charges (Not available in all states)

- **Long-Term Care Waiver** — If the owner of the policy is hospitalized or confined to a nursing home or long-term care facility at the recommendation of a physician for medically necessary reasons for at least 30 consecutive days, no withdrawal charges will be applied to any request for cash from the annuity value made during confinement or within 91 days of the last day of confinement
- **Unemployment** — All withdrawal charges are waived on any partial or full withdrawal upon receiving due proof that the policyowner has received unemployment benefits for at least 60 days. If the policyowner is receiving unemployment benefits on the policy’s date of issue, he/she will not qualify for this waiver
- **Disability** — All withdrawal charges are waived on any partial or full withdrawal upon receiving due proof that the policyowner has become totally disabled and meets all criteria for Social Security disability benefits. This waiver will not apply once the policyowner has attained the age of 65 or if the policyowner is receiving Social Security disability benefits on the policy issue date
- **Terminal Illness** — All withdrawal charges are waived on any partial or full withdrawal upon receiving due proof that the policyowner is diagnosed as having a terminal illness

- **Death of a Spouse or Minor Dependent** — United of Omaha will waive withdrawal charges for 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 the withdrawal. For the death of a minor dependent, the maximum percentage is 25%
- The withdrawal must be made within six months of the spouse’s or minor dependent’s death. This option may be exercised only once for a spouse and once for each minor dependent. No more than 50% of the accumulation value per policy year, as of the date of the first withdrawal, may be taken without incurring a charge
- **Damage to Your Residence** — If you incur physical damage of \$50,000 or more to your primary residence, United of Omaha will waive withdrawal charges. The loss must be documented by submitting a certified copy of a licensed appraiser’s report that states the amount of the damage. The certified copy must be submitted within 91 days of the date of the appraiser’s report
- **Transplant Surgery** — Withdrawal charges will be waived 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)

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 the cash surrender or partial withdrawal is higher than the interest rate guaranteed for the Interest Rate 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 Interest Rate 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, or withdraw money under the 10% withdrawal amount provision.

60-Day Rate Lock for 1035 Exchanges and Direct Rollovers/Transfers

- Rate lock period is 60 days from date of application
- Rate credited will be the rate at time of application

If the funds are received after the 60-day rate lock period, the rate will be the rate in effect when the funds are received at United of Omaha.

Customer Statements

Non-qualified: Sent annually one month after anniversary date
Qualified: Sent annually 2nd week of January

*Less any withdrawals and applicable premium tax.
**Withdrawals made before age 59 1/2 may be subject to federal income tax penalties.

Annuities underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Annuities are insurance products 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.

Ultra-Secure Plus is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy Form C970LNA09P or state equivalent; (in FL, C971LFL09P; in OR, D136LOR10P)