

INDEXED UNIVERSAL LIFE EXPRESS®

Reliable Protection. Proven Performance.

Indexed Universal Life Express®
Historical Crediting Rates

Why Crediting Rates Matter for Your Indexed Universal Life (IUL) Policy

Your Indexed Universal Life Express (IUL Express) policy does more than provide long-term death benefit protection — it also has growth potential. That growth can help extend your coverage and give you access to cash later in life.^{1,2}

How Interest Gets Credited

Interest is based on how the index performs. Each month, your premium creates a new one-year segment. On each segment's anniversary, we compare the starting and ending index values:

$$\frac{\text{Index Change}}{\text{Participation Rate}} = \text{Crediting Rate (Subject to Cap and Floor)}$$

- If the index goes up, you earn interest (up to a cap and based on a participation rate).
- If it goes down, you won't lose value — your accumulation stays the same because of the 0% floor built into the policy.³

You can choose from four index strategies or go with a fixed account. Your insurance agent or producer can help you pick the best option (or combination of options) best for you and adjust it as needed.

¹ The amount that may be available through loans or withdrawals, as defined in the contract.

² Any policy withdrawals, loans and loan interest will reduce policy values and benefits.

³ The accumulation value is, however, reduced by the amount of the policy charges deducted.



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

2026 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500 and BofA strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

| 100% Participation Strategy | | | | | | | |
|-----------------------------|-------------------------|------------------|----------------------|----------------|----------|------------------------|------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Cap Rate | Segment Crediting Rate | Renewal Cap Rate |
| 1/10/2025 | 5,827.04 | 1/10/2026 | 6,966.28 | 19.55% | 9.25% | 9.25% | 9.25% |
| 2/10/2025 | 6,066.44 | 2/10/2026 | 6,941.81 | 14.43% | 9.25% | 9.25% | 9.25% |
| 3/10/2025 | 5,614.56 | 3/10/2026 | 6,781.48 | 20.78% | 9.25% | 9.25% | 9.25% |
| 4/10/2025 | 5,268.05 | 4/10/2026 | 6,816.89 | 29.40% | 9.25% | 9.25% | 9.25% |
| 5/10/2025 | | 5/10/2026 | | | | | |
| 6/10/2025 | | 6/10/2026 | | | | | |
| 7/10/2025 | | 7/10/2026 | | | | | |
| 8/10/2025 | | 8/10/2026 | | | | | |
| 9/10/2025 | | 9/10/2026 | | | | | |
| 10/10/2025 | | 10/10/2026 | | | | | |
| 11/10/2025 | | 11/10/2026 | | | | | |
| 12/10/2025 | | 12/10/2026 | | | | | |

Average crediting rate since product introduction (11/10/2019): **7.36%**

| Higher Participation Strategy | | | | | | | |
|-------------------------------|-------------------------|------------------|----------------------|----------------|--------------------------|------------------------|----------------------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation & Cap Rate | Segment Crediting Rate | Renewal Participation & Cap Rate |
| 1/10/2025 | 5,827.04 | 1/10/2026 | 6,966.28 | 19.55% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 2/10/2025 | 6,066.44 | 2/10/2026 | 6,941.81 | 14.43% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 3/10/2025 | 5,614.56 | 3/10/2026 | 6,781.48 | 20.78% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 4/10/2025 | 5,268.05 | 4/10/2026 | 6,816.89 | 29.40% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 5/10/2025 | | 5/10/2026 | | | | | |
| 6/10/2025 | | 6/10/2026 | | | | | |
| 7/10/2025 | | 7/10/2026 | | | | | |
| 8/10/2025 | | 8/10/2026 | | | | | |
| 9/10/2025 | | 9/10/2026 | | | | | |
| 10/10/2025 | | 10/10/2026 | | | | | |
| 11/10/2025 | | 11/10/2026 | | | | | |
| 12/10/2025 | | 12/10/2026 | | | | | |

Average crediting rate since product introduction (11/10/2019): **5.35%**

Uncapped Strategy

| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|-------------------------|------------------|----------------------|----------------|--------------------|------------------------|----------------------------|
| 1/10/2025 | 5,827.04 | 1/10/2026 | 6,966.28 | 19.55% | 55% | 10.75% | 55% |
| 2/10/2025 | 6,066.44 | 2/10/2026 | 6,941.81 | 14.43% | 55% | 7.94% | 55% |
| 3/10/2025 | 5,614.56 | 3/10/2026 | 6,781.48 | 20.78% | 55% | 11.43% | 55% |
| 4/10/2025 | 5,268.05 | 4/10/2026 | 6,816.89 | 29.40% | 55% | 16.17% | 55% |
| 5/10/2025 | | 5/10/2026 | | | | | |
| 6/10/2025 | | 6/10/2026 | | | | | |
| 7/10/2025 | | 7/10/2026 | | | | | |
| 8/10/2025 | | 8/10/2026 | | | | | |
| 9/10/2025 | | 9/10/2026 | | | | | |
| 10/10/2025 | | 10/10/2026 | | | | | |
| 11/10/2025 | | 11/10/2026 | | | | | |
| 12/10/2025 | | 12/10/2026 | | | | | |

Average crediting rate since product introduction (11/10/2019): **8.51%**

BofA U.S. Agility Index: One-Year Uncapped

| Segment Start Date | Beginning BofA U.S. Agility Index Value | Segment End Date | Ending BofA U.S. Agility Index Value | BofA U.S. Agility Index Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|---|------------------|--------------------------------------|--------------------------------|--------------------|------------------------|----------------------------|
| 1/10/2025 | 231.48 | 1/10/2026 | 231.48 | 1.43% | 175% | 2.50% | 175% |
| 2/10/2025 | 231.91 | 2/10/2026 | 231.89 | (0.01%) | 175% | 2.50% | 175% |
| 3/10/2025 | 227.88 | 3/10/2026 | 229.17 | 0.57% | 175% | 0.99% | 185% |
| 4/10/2025 | 222.88 | 4/10/2026 | 226.29 | 1.53% | 175% | 2.67% | 185% |
| 5/10/2025 | | 5/10/2026 | | | | | |
| 6/10/2025 | | 6/10/2026 | | | | | |
| 7/10/2025 | | 7/10/2026 | | | | | |
| 8/10/2025 | | 8/10/2026 | | | | | |
| 9/10/2025 | | 9/10/2026 | | | | | |
| 10/10/2025 | | 10/10/2026 | | | | | |
| 11/10/2025 | | 11/10/2026 | | | | | |
| 12/10/2025 | | 12/10/2026 | | | | | |

Average crediting rate since index strategy introduction (8/10/2023): **3.35%**

2025 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500 and BofA strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

| 100% Participation Strategy | | | | | | | |
|-----------------------------|-------------------------|------------------|----------------------|----------------|----------|------------------------|------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Cap Rate | Segment Crediting Rate | Renewal Cap Rate |
| 1/10/2024 | 4,783.45 | 1/10/2025 | 5,827.04 | 21.82% | 9.25% | 9.25% | 9.25% |
| 2/10/2024 | 5,026.61 | 2/10/2025 | 6,066.44 | 20.69% | 9.25% | 9.25% | 9.25% |
| 3/10/2024 | 5,123.69 | 3/10/2025 | 5,614.56 | 9.58% | 9.25% | 9.25% | 9.25% |
| 4/10/2024 | 5,160.64 | 4/10/2025 | 5,268.05 | 2.08% | 9.25% | 2.08% | 9.25% |
| 5/10/2024 | 5,222.68 | 5/10/2025 | 5,659.91 | 8.37% | 9.25% | 8.37% | 9.25% |
| 6/10/2024 | 5,360.79 | 6/10/2025 | 6,038.81 | 12.65% | 9.25% | 9.25% | 9.25% |
| 7/10/2024 | 5,633.91 | 7/10/2025 | 6,280.46 | 11.48% | 9.25% | 9.25% | 9.25% |
| 8/10/2024 | 5,344.16 | 8/10/2025 | 6,389.45 | 19.56% | 9.25% | 9.25% | 9.25% |
| 9/10/2024 | 5,495.52 | 9/10/2025 | 6,532.04 | 18.86% | 9.25% | 9.25% | 9.25% |
| 10/10/2024 | 5,780.05 | 10/10/2025 | 6,552.51 | 13.36% | 9.25% | 9.25% | 9.25% |
| 11/10/2024 | 5,995.54 | 11/10/2025 | 6,832.43 | 13.96% | 9.25% | 9.25% | 9.25% |
| 12/10/2024 | 6,034.91 | 12/10/2025 | 6,886.68 | 14.11% | 9.25% | 9.25% | 9.25% |

Average crediting rate since product introduction (11/10/2019): **7.19%**

| Higher Participation Strategy | | | | | | | |
|-------------------------------|-------------------------|------------------|----------------------|----------------|--------------------------|------------------------|----------------------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation & Cap Rate | Segment Crediting Rate | Renewal Participation & Cap Rate |
| 1/10/2024 | 4,783.45 | 1/10/2025 | 5,827.04 | 21.82% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 2/10/2024 | 5,026.61 | 2/10/2025 | 6,066.44 | 20.69% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 3/10/2024 | 5,123.69 | 3/10/2025 | 5,614.56 | 9.58% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 4/10/2024 | 5,160.64 | 4/10/2025 | 5,268.05 | 2.08% | 140% / 6.50% | 2.91% | 140% / 6.50% |
| 5/10/2024 | 5,222.68 | 5/10/2025 | 5,659.91 | 8.37% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 6/10/2024 | 5,360.79 | 6/10/2025 | 6,038.81 | 12.65% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 7/10/2024 | 5,633.91 | 7/10/2025 | 6,280.46 | 11.48% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 8/10/2024 | 5,344.16 | 8/10/2025 | 6,389.45 | 19.56% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 9/10/2024 | 5,495.52 | 9/10/2025 | 6,532.04 | 18.86% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 10/10/2024 | 5,780.05 | 10/10/2025 | 6,552.51 | 13.36% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 11/10/2024 | 5,995.54 | 11/10/2025 | 6,832.43 | 13.96% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 12/10/2024 | 6,034.91 | 12/10/2025 | 6,886.68 | 14.11% | 140% / 6.50% | 6.50% | 140% / 6.50% |

Average crediting rate since product introduction (11/10/2019): **5.27%**

Uncapped Strategy

| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|-------------------------|------------------|----------------------|----------------|--------------------|------------------------|----------------------------|
| 1/10/2024 | 4,783.45 | 1/10/2025 | 5,827.04 | 21.82% | 45% | 9.82% | 55% |
| 2/10/2024 | 5,026.61 | 2/10/2025 | 6,066.44 | 20.69% | 55% | 11.38% | 55% |
| 3/10/2024 | 5,123.69 | 3/10/2025 | 5,614.56 | 9.58% | 55% | 5.27% | 55% |
| 4/10/2024 | 5,160.64 | 4/10/2025 | 5,268.05 | 2.08% | 55% | 1.14% | 55% |
| 5/10/2024 | 5,222.68 | 5/10/2025 | 5,659.91 | 8.37% | 55% | 4.60% | 55% |
| 6/10/2024 | 5,360.79 | 6/10/2025 | 6,038.81 | 12.65% | 55% | 6.96% | 55% |
| 7/10/2024 | 5,633.91 | 7/10/2025 | 6,280.46 | 11.48% | 55% | 6.31% | 55% |
| 8/10/2024 | 5,344.16 | 8/10/2025 | 6,389.45 | 19.56% | 55% | 10.76% | 55% |
| 9/10/2024 | 5,495.52 | 9/10/2025 | 6,532.04 | 18.86% | 55% | 10.37% | 55% |
| 10/10/2024 | 5,780.05 | 10/10/2025 | 6,552.51 | 13.36% | 55% | 7.35% | 55% |
| 11/10/2024 | 5,995.54 | 11/10/2025 | 6,832.43 | 13.96% | 55% | 7.68% | 55% |
| 12/10/2024 | 6,034.91 | 12/10/2025 | 6,886.68 | 14.11% | 55% | 7.76% | 55% |

Average crediting rate since product introduction (11/10/2019): **8.31%**

BofA U.S. Agility Index: One-Year Uncapped

| Segment Start Date | Beginning BofA U.S. Agility Index Value | Segment End Date | Ending BofA U.S. Agility Index Value | BofA U.S. Agility Index Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|---|------------------|--------------------------------------|--------------------------------|--------------------|------------------------|----------------------------|
| 1/10/2024 | 227.24 | 1/10/2025 | 231.48 | 1.87% | 175% | 3.27% | 175% |
| 2/10/2024 | 229.62 | 2/10/2025 | 231.91 | 1.00% | 175% | 1.75% | 175% |
| 3/10/2024 | 229.79 | 3/10/2025 | 227.88 | (0.83%) | 175% | 0.00% | 175% |
| 4/10/2024 | 227.77 | 4/10/2025 | 223.24 | (1.99%) | 175% | 0.00% | 175% |
| 5/10/2024 | 227.58 | 5/10/2025 | 225.08 | (1.10%) | 175% | 0.00% | 175% |
| 6/10/2024 | 229.31 | 6/10/2025 | 227.58 | (0.75%) | 175% | 0.00% | 175% |
| 7/10/2024 | 235.49 | 7/10/2025 | 231.65 | (1.63%) | 175% | 0.00% | 175% |
| 8/10/2024 | 230.91 | 8/10/2025 | 233.17 | 0.98% | 175% | 1.71% | 175% |
| 9/10/2024 | 235.84 | 9/10/2025 | 235.61 | (0.10%) | 175% | 0.00% | 175% |
| 10/10/2024 | 236.87 | 10/10/2025 | 232.12 | (2.01%) | 175% | 0.00% | 175% |
| 11/10/2024 | 237.27 | 11/10/2025 | 235.57 | (0.72%) | 175% | 0.00% | 175% |
| 12/10/2024 | 237.39 | 11/10/2025 | 234.70 | (1.13%) | 175% | 0.00% | 175% |

Average crediting rate since index strategy introduction (8/10/2023): **3.77%**

2024 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500 and BofA strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

| 100% Participation Strategy | | | | | | | |
|-----------------------------|-------------------------|------------------|----------------------|----------------|----------|------------------------|------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Cap Rate | Segment Crediting Rate | Renewal Cap Rate |
| 1/10/2023 | 3,919.25 | 1/10/2024 | 4,783.45 | 22.05% | 9.25% | 9.25% | 9.25% |
| 2/10/2023 | 4,090.46 | 2/10/2024 | 5,026.66 | 22.89% | 9.25% | 9.25% | 9.25% |
| 3/10/2023 | 3,861.59 | 3/10/2024 | 5,123.69 | 32.68% | 9.25% | 9.25% | 9.25% |
| 4/10/2023 | 4,109.11 | 4/10/2024 | 5,160.64 | 25.59% | 9.25% | 9.25% | 9.25% |
| 5/10/2023 | 4,137.64 | 5/10/2024 | 5,222.68 | 26.22% | 9.25% | 9.25% | 9.25% |
| 6/10/2023 | 4,298.86 | 6/10/2024 | 5,360.79 | 24.70% | 9.25% | 9.25% | 9.25% |
| 7/10/2023 | 4,409.53 | 7/10/2024 | 5,633.91 | 27.77% | 9.25% | 9.25% | 9.25% |
| 8/10/2023 | 4,468.83 | 6/10/2024 | 5,344.16 | 19.59% | 9.25% | 9.25% | 9.25% |
| 9/10/2023 | 4,457.49 | 7/10/2024 | 5,495.52 | 23.29% | 9.25% | 9.25% | 9.25% |
| 10/10/2023 | 4,358.24 | 10/10/2024 | 5,780.05 | 32.62% | 9.25% | 9.25% | 9.25% |
| 11/10/2023 | 4,415.24 | 11/10/2024 | 5,995.54 | 35.79% | 9.25% | 9.25% | 9.25% |
| 12/10/2023 | 4,604.37 | 12/10/2024 | 6,034.91 | 31.07% | 9.25% | 9.25% | 9.25% |

Average crediting rate since product introduction (11/10/2019): **6.84%**

| Higher Participation Strategy | | | | | | | |
|-------------------------------|-------------------------|------------------|----------------------|----------------|--------------------------|------------------------|----------------------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation & Cap Rate | Segment Crediting Rate | Renewal Participation & Cap Rate |
| 1/10/2023 | 3,919.25 | 1/10/2024 | 4,783.45 | 22.05% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 2/10/2023 | 4,090.46 | 2/10/2024 | 5,026.66 | 22.89% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 3/10/2023 | 3,861.59 | 3/10/2024 | 5,123.69 | 32.68% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 4/10/2023 | 4,109.11 | 4/10/2024 | 5,160.64 | 25.59% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 5/10/2023 | 4,137.64 | 5/10/2024 | 5,222.68 | 26.22% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 6/10/2023 | 4,298.86 | 6/10/2024 | 5,360.79 | 24.70% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 7/10/2023 | 4,409.53 | 7/10/2024 | 5,633.91 | 27.77% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 8/10/2023 | 4,468.83 | 6/10/2024 | 5,344.16 | 19.59% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 9/10/2023 | 4,457.49 | 7/10/2024 | 5,495.52 | 23.29% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 10/10/2023 | 4,358.24 | 10/10/2024 | 5,780.05 | 32.62% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 11/10/2023 | 4,415.24 | 11/10/2024 | 5,995.54 | 35.79% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 12/10/2023 | 4,604.37 | 12/10/2024 | 6,034.91 | 31.07% | 140% / 6.50% | 6.50% | 140% / 6.50% |

Average crediting rate since product introduction (11/10/2019): **5.05%**

Uncapped Strategy

| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|-------------------------|------------------|----------------------|----------------|--------------------|------------------------|----------------------------|
| 1/10/2023 | 3,919.25 | 1/10/2024 | 4,783.45 | 22.05% | 45% | 9.92% | 45% |
| 2/10/2023 | 4,090.46 | 2/10/2024 | 5,026.66 | 22.89% | 45% | 10.30% | 55% |
| 3/10/2023 | 3,861.59 | 3/10/2024 | 5,123.69 | 32.68% | 45% | 14.71% | 55% |
| 4/10/2023 | 4,109.11 | 4/10/2024 | 5,160.64 | 25.59% | 45% | 11.52% | 55% |
| 5/10/2023 | 4,137.64 | 5/10/2024 | 5,222.68 | 26.22% | 45% | 11.80% | 55% |
| 6/10/2023 | 4,298.86 | 6/10/2024 | 5,360.79 | 24.70% | 45% | 11.12% | 55% |
| 7/10/2023 | 4,409.53 | 7/10/2024 | 5,633.91 | 27.77% | 45% | 12.50% | 55% |
| 8/10/2023 | 4,468.83 | 6/10/2024 | 5,344.16 | 19.59% | 45% | 8.81% | 55% |
| 9/10/2023 | 4,457.49 | 7/10/2024 | 5,495.52 | 23.29% | 45% | 10.48% | 55% |
| 10/10/2023 | 4,358.24 | 10/10/2024 | 5,780.05 | 32.62% | 45% | 14.68% | 55% |
| 11/10/2023 | 4,415.24 | 11/10/2024 | 5,995.54 | 35.79% | 45% | 16.11% | 55% |
| 12/10/2023 | 4,604.37 | 12/10/2024 | 6,034.91 | 31.07% | 45% | 13.98% | 55% |

Average crediting rate since product introduction (11/10/2019): **8.40%**

BofA U.S. Agility Index: One-Year Uncapped

| Segment Start Date | Beginning BofA U.S. Agility Index Value | Segment End Date | Ending BofA U.S. Agility Index Value | BofA U.S. Agility Index Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|---|------------------|--------------------------------------|--------------------------------|--------------------|------------------------|----------------------------|
| 8/10/2023 | 222.56 | 8/10/2024 | 230.91 | 3.75% | 175% | 6.57% | 175% |
| 9/10/2023 | 221.29 | 9/10/2024 | 235.84 | 6.58% | 175% | 11.51% | 175% |
| 10/10/2023 | 219.17 | 10/10/2024 | 236.87 | 8.08% | 175% | 14.13% | 175% |
| 11/10/2023 | 219.40 | 11/10/2024 | 237.27 | 8.14% | 175% | 14.25% | 175% |
| 12/10/2023 | 223.40 | 12/10/2024 | 237.39 | 6.26% | 175% | 10.96% | 175% |

Average crediting rate since index strategy introduction (8/10/2023): **11.48%**

2023 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500 strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

| 100% Participation Strategy | | | | | | | |
|-----------------------------|-------------------------|------------------|----------------------|----------------|----------|------------------------|------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Cap Rate | Segment Crediting Rate | Renewal Cap Rate |
| 1/10/2022 | 4,670.29 | 1/10/2023 | 3,919.25 | (16.08%) | 9.25% | 0.00% | 9.25% |
| 2/10/2022 | 4,504.08 | 2/10/2023 | 4,090.46 | (9.18%) | 9.25% | 0.00% | 9.25% |
| 3/10/2022 | 4,259.52 | 3/10/2023 | 3,861.59 | (9.34%) | 9.25% | 0.00% | 9.25% |
| 4/10/2022 | 4,488.28 | 4/10/2023 | 4,109.11 | (8.45%) | 9.25% | 0.00% | 9.25% |
| 5/10/2022 | 4,001.05 | 5/10/2023 | 4,137.64 | 3.41% | 9.25% | 3.41% | 9.25% |
| 6/10/2022 | 3,900.86 | 6/10/2023 | 4,298.86 | 10.20% | 9.25% | 9.25% | 9.25% |
| 7/10/2022 | 3,899.38 | 7/10/2023 | 4,409.53 | 13.08% | 9.25% | 9.25% | 9.25% |
| 8/10/2022 | 4,210.24 | 8/10/2023 | 4,468.83 | 6.14% | 9.25% | 6.14% | 9.25% |
| 9/10/2022 | 4,067.36 | 9/10/2023 | 4,457.49 | 9.59% | 9.25% | 9.25% | 9.25% |
| 10/10/2022 | 3,612.39 | 10/10/2023 | 4,358.24 | 20.65% | 9.25% | 9.25% | 9.25% |
| 11/10/2022 | 3,956.37 | 11/10/2023 | 4,415.24 | 11.60% | 9.25% | 9.25% | 9.25% |
| 12/10/2022 | 3,934.38 | 12/10/2023 | 4,604.34 | 17.03% | 9.25% | 9.25% | 9.25% |

Average crediting rate since product introduction (11/10/2019): **6.04%**

| Higher Participation Strategy | | | | | | | |
|-------------------------------|-------------------------|------------------|----------------------|----------------|--------------------------|------------------------|----------------------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation & Cap Rate | Segment Crediting Rate | Renewal Participation & Cap Rate |
| 1/10/2022 | 4,670.29 | 1/10/2023 | 3,919.25 | (16.08%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 2/10/2022 | 4,504.08 | 2/10/2023 | 4,090.46 | (9.18%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 3/10/2022 | 4,259.52 | 3/10/2023 | 3,861.59 | (9.34%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 4/10/2022 | 4,488.28 | 4/10/2023 | 4,109.11 | (8.45%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 5/10/2022 | 4,001.05 | 5/10/2023 | 4,137.64 | 3.41% | 140% / 6.50% | 4.78% | 140% / 6.50% |
| 6/10/2022 | 3,900.86 | 6/10/2023 | 4,298.86 | 10.20% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 7/10/2022 | 3,899.38 | 7/10/2023 | 4,409.53 | 13.08% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 8/10/2022 | 4,210.24 | 8/10/2023 | 4,468.83 | 6.14% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 9/10/2022 | 4,067.36 | 9/10/2023 | 4,457.49 | 9.59% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 10/10/2022 | 3,612.39 | 10/10/2023 | 4,358.24 | 20.65% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 11/10/2022 | 3,956.37 | 11/10/2023 | 4,415.24 | 11.60% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 12/10/2022 | 3,934.38 | 12/10/2023 | 4,604.34 | 17.03% | 140% / 6.50% | 6.50% | 140% / 6.50% |

Average crediting rate since product introduction (11/10/2019): **4.58%**

Uncapped Strategy

| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|-------------------------|------------------|----------------------|----------------|--------------------|------------------------|----------------------------|
| 1/10/2022 | 4,670.29 | 1/10/2023 | 3,919.25 | (16.08%) | 45% | 0.00% | 45% |
| 2/10/2022 | 4,504.08 | 2/10/2023 | 4,090.46 | (9.18%) | 45% | 0.00% | 45% |
| 3/10/2022 | 4,259.52 | 3/10/2023 | 3,861.59 | (9.34%) | 45% | 0.00% | 45% |
| 4/10/2022 | 4,488.28 | 4/10/2023 | 4,109.11 | (8.45%) | 45% | 0.00% | 45% |
| 5/10/2022 | 4,001.05 | 5/10/2023 | 4,137.64 | 3.41% | 45% | 1.54% | 45% |
| 6/10/2022 | 3,900.86 | 6/10/2023 | 4,298.86 | 10.20% | 45% | 4.59% | 45% |
| 7/10/2022 | 3,899.38 | 7/10/2023 | 4,409.53 | 13.08% | 45% | 4.59% | 45% |
| 8/10/2022 | 4,210.24 | 8/10/2023 | 4,468.83 | 6.14% | 45% | 2.76% | 45% |
| 9/10/2022 | 4,067.36 | 9/10/2023 | 4,457.49 | 9.59% | 45% | 4.32% | 45% |
| 10/10/2022 | 3,612.39 | 10/10/2023 | 4,358.24 | 20.65% | 45% | 9.29% | 45% |
| 11/10/2022 | 3,956.37 | 11/10/2023 | 4,415.24 | 11.60% | 45% | 5.22% | 45% |
| 12/10/2022 | 3,934.38 | 12/10/2023 | 4,604.34 | 17.03% | 45% | 7.66% | 45% |

Average crediting rate since product introduction (11/10/2019): **7.33%**

2022 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500 strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

| 100% Participation Strategy | | | | | | | |
|-----------------------------|-------------------------|------------------|----------------------|----------------|----------|------------------------|------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Cap Rate | Segment Crediting Rate | Renewal Cap Rate |
| 1/10/2021 | 3,824.68 | 1/10/2022 | 4,670.29 | 22.11% | 9.25% | 9.25% | 9.25% |
| 2/10/2021 | 3,909.88 | 2/10/2022 | 4,504.08 | 15.20% | 9.25% | 9.25% | 9.25% |
| 3/10/2021 | 3,898.81 | 3/10/2022 | 4,259.52 | 9.25% | 9.25% | 9.25% | 9.25% |
| 4/10/2021 | 4,128.80 | 4/10/2022 | 4,888.28 | 8.71% | 9.25% | 8.71% | 9.25% |
| 5/10/2021 | 4,188.43 | 5/10/2022 | 4,001.05 | (4.47%) | 9.25% | 0.00% | 9.25% |
| 6/10/2021 | 4,239.18 | 6/10/2022 | 3,900.86 | (7.98%) | 9.25% | 0.00% | 9.25% |
| 7/10/2021 | 4,369.55 | 7/10/2022 | 3,899.38 | (10.76%) | 9.25% | 0.00% | 9.25% |
| 8/10/2021 | 4,436.75 | 8/10/2022 | 4,210.24 | (5.11%) | 9.25% | 0.00% | 9.25% |
| 9/10/2021 | 4,458.58 | 9/10/2022 | 4,067.36 | (8.77%) | 9.25% | 0.00% | 9.25% |
| 10/10/2021 | 4,391.34 | 10/10/2022 | 3,612.39 | (17.74%) | 9.25% | 0.00% | 9.25% |
| 11/10/2021 | 4,646.71 | 11/10/2022 | 3,956.37 | (14.86%) | 9.25% | 0.00% | 9.25% |
| 12/10/2021 | 4,712.02 | 12/10/2022 | 3,934.38 | (16.50%) | 9.25% | 0.00% | 9.25% |

Average crediting rate since product introduction (11/10/2019): **6.50%**

| Higher Participation Strategy | | | | | | | |
|-------------------------------|-------------------------|------------------|----------------------|----------------|--------------------------|------------------------|----------------------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation & Cap Rate | Segment Crediting Rate | Renewal Participation & Cap Rate |
| 1/10/2021 | 3,824.68 | 1/10/2022 | 4,670.29 | 22.11% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 2/10/2021 | 3,909.88 | 2/10/2022 | 4,504.08 | 15.20% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 3/10/2021 | 3,898.81 | 3/10/2022 | 4,259.52 | 9.25% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 4/10/2021 | 4,128.80 | 4/10/2022 | 4,888.28 | 8.71% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 5/10/2021 | 4,188.43 | 5/10/2022 | 4,001.05 | (4.47%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 6/10/2021 | 4,239.18 | 6/10/2022 | 3,900.86 | (7.98%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 7/10/2021 | 4,369.55 | 7/10/2022 | 3,899.38 | (10.76%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 8/10/2021 | 4,436.75 | 8/10/2022 | 4,210.24 | (5.11%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 9/10/2021 | 4,458.58 | 9/10/2022 | 4,067.36 | (8.77%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 10/10/2021 | 4,391.34 | 10/10/2022 | 3,612.39 | (17.74%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 11/10/2021 | 4,646.71 | 11/10/2022 | 3,956.37 | (14.86%) | 140% / 6.50% | 0.00% | 140% / 6.50% |
| 12/10/2021 | 4,712.02 | 12/10/2022 | 3,934.38 | (16.50%) | 140% / 6.50% | 0.00% | 140% / 6.50% |

Average crediting rate since product introduction (11/10/2019): **4.76%**

Uncapped Strategy

| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|-------------------------|------------------|----------------------|----------------|--------------------|------------------------|----------------------------|
| 1/10/2021 | 3,824.68 | 1/10/2022 | 4,670.29 | 22.11% | 45% | 9.95% | 45% |
| 2/10/2021 | 3,909.88 | 2/10/2022 | 4,504.08 | 15.20% | 45% | 6.84% | 45% |
| 3/10/2021 | 3,898.81 | 3/10/2022 | 4,259.52 | 9.25% | 45% | 4.16% | 45% |
| 4/10/2021 | 4,128.80 | 4/10/2022 | 4,888.28 | 8.71% | 45% | 3.92% | 45% |
| 5/10/2021 | 4,188.43 | 5/10/2022 | 4,001.05 | (4.47%) | 45% | 0.00% | 45% |
| 6/10/2021 | 4,239.18 | 6/10/2022 | 3,900.86 | (7.98%) | 45% | 0.00% | 45% |
| 7/10/2021 | 4,369.55 | 7/10/2022 | 3,899.38 | (10.76%) | 45% | 0.00% | 45% |
| 8/10/2021 | 4,436.75 | 8/10/2022 | 4,210.24 | (5.11%) | 45% | 0.00% | 45% |
| 9/10/2021 | 4,458.58 | 9/10/2022 | 4,067.36 | (8.77%) | 45% | 0.00% | 45% |
| 10/10/2021 | 4,391.34 | 10/10/2022 | 3,612.39 | (17.74%) | 45% | 0.00% | 45% |
| 11/10/2021 | 4,646.71 | 11/10/2022 | 3,956.37 | (14.86%) | 45% | 0.00% | 45% |
| 12/10/2021 | 4,712.02 | 12/10/2022 | 3,934.38 | (16.50%) | 45% | 0.00% | 45% |

Average crediting rate since product introduction (11/10/2019): **9.20%**

2020 & 2021 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500 strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

| 100% Participation Strategy | | | | | | | |
|-----------------------------|-------------------------|------------------|----------------------|----------------|----------|------------------------|------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Cap Rate | Segment Crediting Rate | Renewal Cap Rate |
| 11/10/2019 | 3,093.08 | 11/10/2020 | 3,545.53 | 14.63% | 10.00% | 10.00% | 9.25% |
| 12/10/2019 | 3,132.52 | 12/10/2020 | 3,668.10 | 17.10% | 10.00% | 10.00% | 9.25% |
| 1/10/2020 | 3,265.35 | 1/10/2021 | 3,824.68 | 17.10% | 10.00% | 10.00% | 9.25% |
| 2/10/2020 | 3,352.09 | 2/10/2021 | 3,909.88 | 16.64% | 10.00% | 10.00% | 9.25% |
| 3/10/2020 | 2,882.23 | 3/10/2021 | 3,898.81 | 35.27% | 10.00% | 10.00% | 9.25% |
| 4/10/2020 | 2,789.82 | 4/10/2021 | 4,128.80 | 48.00% | 10.00% | 10.00% | 9.25% |
| 5/10/2020 | 2,929.80 | 5/10/2021 | 4,188.43 | 42.96% | 10.00% | 10.00% | 9.25% |
| 6/10/2020 | 3,190.14 | 6/10/2021 | 4,239.18 | 32.88% | 9.50% | 9.50% | 9.25% |
| 7/10/2020 | 3,185.04 | 7/10/2021 | 4,369.55 | 37.19% | 9.50% | 9.50% | 9.25% |
| 8/10/2020 | 3,360.47 | 8/10/2021 | 4,436.75 | 32.03% | 9.50% | 9.50% | 9.25% |
| 9/10/2020 | 3,339.19 | 9/10/2021 | 4,458.58 | 33.52% | 9.50% | 9.50% | 9.25% |
| 10/10/2020 | 3,477.14 | 10/10/2021 | 4,391.34 | 26.29% | 9.50% | 9.50% | 9.25% |
| 11/10/2020 | 3,545.53 | 11/10/2021 | 4,646.71 | 31.06% | 9.25% | 9.25% | 9.25% |
| 12/10/2020 | 3,668.10 | 12/10/2021 | 4,712.02 | 28.46% | 9.25% | 9.25% | 9.25% |

Average crediting rate since product introduction (11/10/2019): **9.71%**

| Higher Participation Strategy | | | | | | | |
|-------------------------------|-------------------------|------------------|----------------------|----------------|--------------------------|------------------------|----------------------------------|
| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation & Cap Rate | Segment Crediting Rate | Renewal Participation & Cap Rate |
| 11/10/2019 | 3,093.08 | 11/10/2020 | 3,545.53 | 14.63% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 12/10/2019 | 3,132.52 | 12/10/2020 | 3,668.10 | 17.10% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 1/10/2020 | 3,265.35 | 1/10/2021 | 3,824.68 | 17.10% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 2/10/2020 | 3,352.09 | 2/10/2021 | 3,909.88 | 16.64% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 3/10/2020 | 2,882.23 | 3/10/2021 | 3,898.81 | 35.27% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 4/10/2020 | 2,789.82 | 4/10/2021 | 4,128.80 | 48.00% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 5/10/2020 | 2,929.80 | 5/10/2021 | 4,188.43 | 42.96% | 140% / 7.50% | 7.50% | 140% / 6.50% |
| 6/10/2020 | 3,190.14 | 6/10/2021 | 4,239.18 | 32.88% | 140% / 7.00% | 7.00% | 140% / 6.50% |
| 7/10/2020 | 3,185.04 | 7/10/2021 | 4,369.55 | 37.19% | 140% / 7.00% | 7.00% | 140% / 6.50% |
| 8/10/2020 | 3,360.47 | 8/10/2021 | 4,436.75 | 32.03% | 140% / 7.00% | 7.00% | 140% / 6.50% |
| 9/10/2020 | 3,339.19 | 9/10/2021 | 4,458.58 | 33.52% | 140% / 7.00% | 7.00% | 140% / 6.50% |
| 10/10/2020 | 3,477.14 | 10/10/2021 | 4,391.34 | 26.29% | 140% / 7.00% | 7.00% | 140% / 6.50% |
| 11/10/2020 | 3,545.53 | 11/10/2021 | 4,646.71 | 31.06% | 140% / 6.50% | 6.50% | 140% / 6.50% |
| 12/10/2020 | 3,668.10 | 12/10/2021 | 4,712.02 | 28.46% | 140% / 6.50% | 6.50% | 140% / 6.50% |

Average crediting rate since product introduction (11/10/2019): **7.18%**

Uncapped Strategy

| Segment Start Date | Beginning S&P 500 Value | Segment End Date | Ending S&P 500 Value | S&P 500 Change | Participation Rate | Segment Crediting Rate | Renewal Participation Rate |
|--------------------|-------------------------|------------------|----------------------|----------------|--------------------|------------------------|----------------------------|
| 11/10/2019 | 3,093.08 | 11/10/2020 | 3,545.53 | 14.63% | 55% | 8.05% | 45% |
| 12/10/2019 | 3,132.52 | 12/10/2020 | 3,668.10 | 17.10% | 55% | 9.40% | 45% |
| 1/10/2020 | 3,265.35 | 1/10/2021 | 3,824.68 | 17.10% | 55% | 9.42% | 45% |
| 2/10/2020 | 3,352.09 | 2/10/2021 | 3,909.88 | 16.64% | 55% | 9.15% | 45% |
| 3/10/2020 | 2,882.23 | 3/10/2021 | 3,898.81 | 35.27% | 55% | 19.40% | 45% |
| 4/10/2020 | 2,789.82 | 4/10/2021 | 4,128.80 | 48.00% | 55% | 26.40% | 45% |
| 5/10/2020 | 2,929.80 | 5/10/2021 | 4,188.43 | 42.96% | 55% | 23.63% | 45% |
| 6/10/2020 | 3,190.14 | 6/10/2021 | 4,239.18 | 32.88% | 50% | 16.44% | 45% |
| 7/10/2020 | 3,185.04 | 7/10/2021 | 4,369.55 | 37.19% | 50% | 18.59% | 45% |
| 8/10/2020 | 3,360.47 | 8/10/2021 | 4,436.75 | 32.03% | 50% | 16.01% | 45% |
| 9/10/2020 | 3,339.19 | 9/10/2021 | 4,458.58 | 33.52% | 50% | 16.76% | 45% |
| 10/10/2020 | 3,477.14 | 10/10/2021 | 4,391.34 | 26.29% | 50% | 13.15% | 45% |
| 11/10/2020 | 3,545.53 | 11/10/2021 | 4,646.71 | 31.06% | 45% | 13.98% | 45% |
| 12/10/2020 | 3,668.10 | 12/10/2021 | 4,712.02 | 28.46% | 45% | 12.81% | 45% |

Average crediting rate since product introduction (11/10/2019): **15.23%**



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