



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:

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

- 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	5,659.91	5/10/2026	7,398.93	30.73%	9.25%	9.25%	9.25%
6/10/2025	6,038.81	6/10/2026	7,266.99	20.34%	9.25%	9.25%	9.25%
7/10/2025	6,280.46	7/10/2026	7,575.39	20.62%	9.25%	9.25%	9.25%
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): **7.44%**

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	5,659.91	5/10/2026	7,398.93	30.73%	140% / 6.50%	6.50%	140% / 6.50%
6/10/2025	6,038.81	6/10/2026	7,266.99	20.34%	140% / 6.50%	6.50%	140% / 6.50%
7/10/2025	6,280.46	7/10/2026	7,575.39	20.62%	140% / 6.50%	6.50%	140% / 6.50%
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): **5.40%**

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	5,659.91	5/10/2026	7,398.93	30.73%	55%	16.90%	55%
6/10/2025	6,038.81	6/10/2026	7,266.99	20.34%	55%	11.19%	55%
7/10/2025	6,280.46	7/10/2026	7,575.39	20.62%	55%	11.34%	55%
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): **8.71%**

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	225.08	5/10/2026	232.25	3.19%	175%	5.57%	175%
6/10/2025	227.58	6/10/2026	228.55	0.43%	175%	0.75%	175%
7/10/2025	231.65	7/10/2026	229.60	(0.88%)	175%	0.00%	175%
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): **3.16%**

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%**



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

Life insurance underwritten by:

United of Omaha Life Insurance Company
A Mutual of Omaha Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
800-775-6000

This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by United of Omaha Life Insurance Company (United of Omaha). S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by United of Omaha. United of Omaha Indexed Universal Life Express® is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

BofA Securities Inc. and its affiliates ("BofAS"), BofA U.S. Agility Index (the "Index") and related information, the name "BofAS", and related trademarks, are intellectual property of BofAS, licensed from BofAS to Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company (collectively, the "Licensee"). Neither the Licensee nor any fixed index annuity, indexed universal life insurance product or any other annuity product (collectively, the "Product") referencing the Index is sponsored, operated, endorsed, sold or promoted by BofAS. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of BofAS. BofAS, the Index and related information, the names of BofAS and its affiliates, and related trademarks may not be copied, used, or distributed without BofAS's prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofAS. BofAS's only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and BofAS is not party to any transaction contemplated herein. While volatility controls may result in less fluctuation in rates of return as compared to products or indices without volatility controls, they may also reduce the overall rate of return as compared to products or indices not subject to volatility controls. BOFAS MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

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

Base plan, riders and product features may not be available in all states and may vary by state.

This flyer is only a brief summary of the key features of this policy. For more complete information, you should refer to the policy, including any applicable riders and endorsements to the policy, and other materials about the policy that you will receive. We strongly urge you to thoroughly review all of these items and to discuss any questions you have with our licensed agent/producer or with your own professional advisors, as appropriate.

Indexed Universal Life Express® - Sex Distinct Policy Forms: ICC19L190P, or state equivalent. In FL, D776LFL19P. Unisex Policy Forms: ICC19L191P, or state equivalent. In FL, D777LFL19P. All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

Life insurance and 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.