



BUILD A SECURE FINANCIAL FUTURE

**With a Structured Settlement From
United of Omaha Life Insurance Company**



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



Structured Settlements

Designed to Meet Your Unique Individual Needs

Life is unpredictable. An unexpected accident or injury can alter your life and threaten your financial security in the blink of an eye. A structured settlement may offer stability and peace of mind during a time of uncertainty.

A structured settlement may be an excellent solution for claimants following personal physical injury or workers' compensation claims. It's an effective means of providing you with fixed, ongoing payments according to a customized plan, while providing an attractive alternative to a lump sum cash settlement or investments with taxable income.

A structured settlement can help add certainty and peace of mind to your financial situation by establishing the payments you need to help achieve your goals. A flexible settlement structure can be customized to meet your specific, individual needs. Payments are fixed — they aren't impacted by market fluctuations or downturns in the economy. And cost-of-living adjustments are available to help keep pace with inflation and rising health care costs.

Annuity payments to fund a structured settlement are provided by United of Omaha Life Insurance Company (United of Omaha), a wholly-owned subsidiary of Mutual of Omaha Insurance Company, and a trusted provider of annuity products for nearly 100 years.

The Advantages of a Structured Settlement

A structured settlement is a promise to pay benefits to an injured party over a number of years according to an agreed schedule. They are designed to provide a source of funds for the future, and are not impacted by market fluctuations or downturns in the economy. Other advantages include:



Security

A structured settlement may provide stability in times of financial uncertainty. Lifetime payment options may provide additional security to those concerned with outliving their funds, and a structured settlement helps claimants avoid risks associated with other types of investments that can lead to premature depletion of savings.



Maximization of Benefits

With a structured settlement, you may receive significantly more over the life of the annuity than you would with a lump sum cash settlement (depending on how long the claimant lives). Fixed annuity payments may continue for life, no matter how long a claimant may live.



Income Tax-Free Payments

A structured settlement offers a solution to settle a personal physical injury or workers' compensation claim (including wrongful death) with a future stream of income tax-free payments.¹ Internal Revenue Code Sections 104(a)(1) and 104(a)(2) provide that the full amount of the structured settlement payments related to workers' compensation and personal physical injury claims is income tax free.



Flexibility

The claimant's payments are designed to meet specific needs and may include income replacement, college funds for dependent children and ongoing medical expenses. Payments may be scheduled for any length of time and may continue for a claimant's lifetime. Payments may be immediate or deferred, in equal installments or vary over time.



Beneficiary Protection

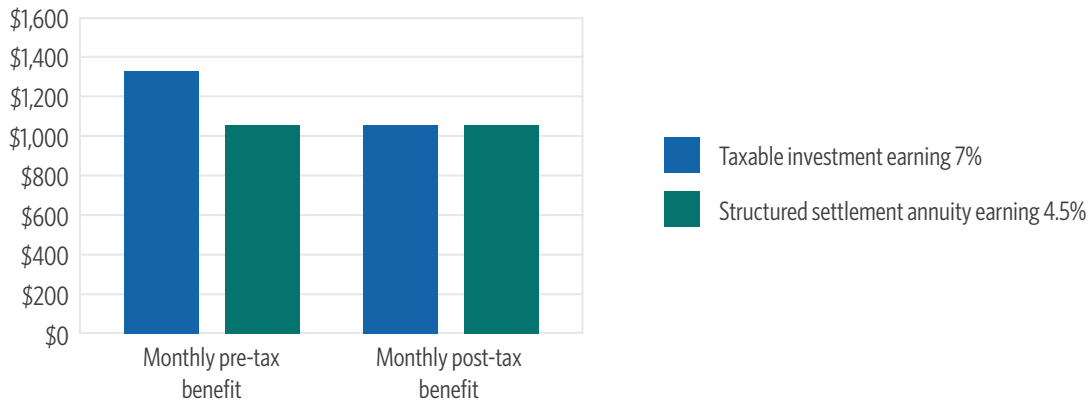
In the event of the claimant's premature death, the annuity can be structured so a designated beneficiary will receive all future non-life contingent payments.

¹ This tax exclusion does not apply to payments received for punitive damages. The tax law is subject to change and may be subject to different interpretations. Neither United of Omaha nor its affiliates guarantees any of the intended tax consequences discussed herein. Neither United of Omaha nor its affiliates offers tax or legal advice. Any discussion of taxes in this material is intended to be general in nature and based on our understanding of the tax laws as they currently apply. Interested parties should consult their own tax advisors to determine how the tax law applies to their own situation.

Benefits of Income Tax-Free Payments

Example: 45-year-old female choosing the life with 20-year period certain benefit. For illustration only, assumes a 21% tax rate.

A structured settlement annuity can help maximize the value of your settlement. Payments are exempt from income taxes and therefore may outperform taxable investments with a higher return or yield. In the graph below, a claimant who invests \$1,318 a month in a taxable investment would need to earn 7% on that investment to equal the monthly post-tax benefit amount of \$1,045 provided by a structured settlement annuity earning 4.5%.



How a Structured Settlement Works

1



The defendant and claimant reach a settlement that provides for the claimant to receive future payments designed to meet the claimant's specific needs.

2



As part of the settlement, the claimant agrees to release the defendant from the claim in exchange for a monetary settlement that can include cash and/or periodic payments over time.

3



The defendant may transfer the obligation for valuable consideration to Mutual of Omaha Structured Settlement Company. The assignment company assumes the obligation to pay periodic payments to the claimant.

4



The assignment company purchases an annuity from United of Omaha to fund the structured settlement. Periodic payment obligations are guaranteed by United of Omaha.

5



United of Omaha makes payments to the claimant.

Structured Settlement Terms

Structured Settlement

A combination of cash and future periodic payments that help meet a claimant's future financial needs.

Claimant

One who makes a claim and agrees to resolve it with financial compensation (e.g., personal physical injury or workers' compensation).

Assignment Company

The company that owns the structured settlement annuity and is contractually obligated to make periodic payments to the claimant. To preserve the income tax-free status of a structured settlement annuity, a claimant must not control or have an ownership interest in the annuity.

Insurance Company

The company from which a fixed annuity is purchased to fund the structured settlement. The assignment company purchases an annuity from United of Omaha Life Insurance Company, which makes annuity payments to the claimant as specified.

Guaranteed Payments

All guaranteed payments will be paid to the claimant, if living, or to a designated beneficiary if claimant is deceased.

Lifetime Payments

Periodic payments continue for as long as a claimant is living (if the lifetime option is selected).

Beneficiary

The person(s) designated to receive benefits of a structured settlement if the claimant dies before all guaranteed payments are made.

Internal Rate of Return

The discount rate at which the present value of future cash flows of an investment equal the cost of the investment.

For More Information

For more information on a structured settlement annuity from United of Omaha, please call 800-617-2861 or go to mutualofomaha.com/structuredsettlements.



United of Omaha Life Insurance Company

United of Omaha Life Insurance Company was founded in 1926 and is a wholly owned subsidiary of Mutual of Omaha Insurance Company. United of Omaha has provided institutional investment and annuity products for nearly 100 years. Our highly trained and experienced annuity service agents currently administer annuity benefits to more than 72,000 annuitants with more than \$29 million in benefits paid each month.

United of Omaha has consistently earned and maintained high marks from the industry's leading rating agencies:

A+

For overall financial strength and ability to meet ongoing obligations to policyholders

A+ (Superior)

This rating is second highest of 16

AM Best Company, Inc.

A1

For current financial strength and ability to withstand financial stress in the future

A1 (Good)

This rating is fifth highest of 21

Moody's Ratings

A+

For financial strength to meet obligations to policyholders

A+ (Strong)

This rating is fifth highest of 21

S&P Global

*Ratings as of July 2025



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 and protect their kingdoms.

mutualofomaha.com

Mutual of Omaha Structured Settlement Company and United of Omaha Life Insurance Company are affiliate companies of Mutual of Omaha Insurance Company. Mutual of Omaha Structured Settlement Company accepts full responsibility for all assigned contractual obligations. Annuity payments are provided by United of Omaha Life Insurance Company under its annuity contract (Form ICC11-705-GANC-11 or 705-GANC-11 or state special 705-GANC-11 (CA) or (FL)). United of Omaha Life Insurance Company is licensed in all states except New York. No financial liability will be incurred by the parent or affiliate companies for business transacted by Mutual of Omaha Structured Settlement Company or United of Omaha Life Insurance Company. Product not available in all states.