

ANNUITIES

ULTRA- SECURE[®] PLUS

Single Premium Deferred Annuity



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



TAKE THE GUESSWORK OUT OF INVESTING

You can't predict the performance of the stock market, but you want the right investments that will get the most for your money.

Ultra-Secure® Plus, a single premium deferred annuity from United of Omaha Life Insurance Company, guarantees you a fixed interest rate for five or seven years. That can help you build money towards retirement and you get the peace of mind that your investment will not decline in value.

Your money also grows tax deferred and you do not have to pay taxes on the money that has accumulated until you decide to begin receiving annuity payments.*

Competitive Interest Rates

Ultra-Secure® Plus 5 — Your annual interest rate is guaranteed for five years. For initial payments and accumulation values over \$50,000, an additional 0.15% interest rate will be added.

Ultra-Secure® Plus 7 — Your annual interest rate is guaranteed for seven years. For initial payments and accumulation values over \$50,000, an additional 0.15% interest rate will be added.

Your interest rate will be locked in the date your Ultra-Secure® Plus application and initial payment are received. Your rates are guaranteed not to change during the five- or seven-year policy period – regardless of any stock market fluctuations or declines in fixed interest rates.

Our Guarantees to You

- 100% of your principal is guaranteed by United of Omaha, less any money withdrawn or penalties you may incur.
- There are no initial sales or administrative charges, meaning all of your money works for you. (Early withdrawals may be subject to withdrawal charges.)

Access to Your Money

With Ultra-Secure® Plus, your money is always available, allowing you the flexibility to access your money as you may need it.

Account Withdrawals

We believe that you should have free access to your money – after all it belongs to you. That's why you're allowed to withdraw up to 10% of your accumulated account value each year without a withdrawal charge or interest adjustment.*

Life Events

We understand that the unexpected can happen. That's why you have free access** to your money in the following circumstances:

- Hospitalization
- Disability
- Terminal illness
- Unemployment
- Death of a spouse or minor dependent
- Damage to your residence
- Transplant surgery

*Withdrawals before age 59½ are subject to a 10% federal income tax penalty.

**Not available in all states and may vary by state. Please consult an insurance agent for details.

Return of Premium

Ultra-Secure® Plus helps to provide some peace of mind knowing that you can receive a return of your premium at anytime. If you choose to cancel or surrender your contract, you are guaranteed a refund of 100% of your remaining premium less any payments that you have received and premium taxes incurred.*

Advantages for Your Beneficiaries

All the funds in your policy will be paid immediately to your beneficiary if you die during your contract. This can help avoid costly probate delays.



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



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 New York. Policy Form C970LNA09P or state equivalent (in FL, C971LFL09P). Annuities are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

United of Omaha is not licensed in New York. The information contained herein is not intended to serve as or be a substitute for tax or legal advice. Consult with your legal or tax professional before taking any action