

ANNUITIES



A TAX-DEFERRED ANNUITY FOR RETIREMENT SAVINGS

Bonus Flexible Annuity

623287



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

It's never too early to start planning for retirement. When selecting the most appropriate retirement vehicle for you, keep in mind your investment objective, risk tolerance and investment time horizon.



The Bonus Flexible Annuity provides tax-deferred growth and access to your money when you need it. It also allows for flexible contributions and has a variety of payout options.

If you're looking for a retirement vehicle that allows you access to your money and offers you the flexibility to change premium payments to fit your needs, United of Omaha Life Insurance Company's (United of Omaha's) Bonus Flexible Annuity may be right for you. You also get the guarantee and peace of mind of having your investment backed by United of Omaha, a strong, stable and secure company.

'Bonus' and 'Flexible' are the Key Words

The key benefits of a Bonus Flexible Annuity are the additional interest rate opportunities and the flexible options you have to make contributions and withdrawals.

Bonus interest rate opportunities —

- An additional 1% interest rate is credited to purchase payments received during the first 12 months
- An additional 0.15% interest rate will be credited to accumulation values equal to or over \$50,000

Flexible contribution options — An initial deposit of \$5,000 or a \$1,200 annual commitment is required to open a Bonus Flexible Annuity contract. You can also roll over IRA and Simplified Employee Pension plans to open a Bonus Flexible Annuity contract.

After your initial deposit, you can make additional contributions either monthly, quarterly, semiannually or annually — whatever works best for your needs.¹

Systematic income options — When you're ready to begin receiving payments from your Bonus Flexible Annuity, you can choose if you want to receive payments monthly, quarterly, semiannually or annually. You can also customize the amount of income payments you receive in amounts as low as \$100.

Variety of payout options — You also have the flexibility to determine how you want to receive payments from your Bonus Flexible Annuity contract:

- Specified amount
- Specified period
- Lifetime income
- Lump sum
- Alternative schedule (may be available upon request)

Access to your money when you need it²

We understand that life happens and situations arise where you may need access to your money. Rest assured that a Bonus Flexible Annuity contract gives you immediate access to your money, with no withdrawal charges, for the following situations:

- You can withdraw 10% of your accumulated account value each year without a withdrawal charge or interest adjustment
- Annuitization after the second contract year if applied to a payment option (no surrender charge and you can turn the annuity into a lifetime income stream without a penalty)

Our guarantee to you

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 your money works for you. (Early withdrawals may be subject to withdrawal charges.)



¹If additional contributions are made, a \$1,200 minimum is required each year.

²Withdrawals made before age 59½ may be subject to federal income tax penalties.



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.

Bonus Flexible Annuity is not available in New York. Policy Form D162LNA10P or state equivalent (in CA, D162LNA10P, in FL, D178LFL10P or in OR, D182LOR10P). 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.