

ANNUITIES

HELP YOUR MONEY GROW

Ultra-Premier® Single Premium Deferred Annuity



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

**Get a Competitive Interest Rate
to Help Your Money Grow**





A Safe, Secure Option for Your Money

You've worked hard to build your assets. You certainly want to make sure that a portion of your assets are safe and won't be affected by a downturn in the stock market — especially when you're counting on using those assets for retirement.

One way to help build and protect your assets is with an Ultra-Premier annuity from United of Omaha Life Insurance Company (United of Omaha).

With Ultra-Premier:

- Interest rates are very competitive
- You choose a guaranteed interest rate period of either 5 or 7 years
- Your interest rate is guaranteed for the period you selected
- You won't have to pay taxes on the money that grows until you begin receiving regular annuity payments
- Your money is backed by United of Omaha



Here Are Some Other Things to Know

Our Guarantees to You

- All of your money works for you — you won't be charged with sales or administrative fees
- Your beneficiary immediately receives all of the funds in your account if you die — this may help avoid costly probate delays

Access to Your Money

- You can withdraw up to 10% of the money in your account each year without a withdrawal charge or market value adjustment (withdrawals before age 59½ are subject to a 10% federal income tax penalty)
- If the unexpected happens, you have free access to your account value if one of these life events occurs:
 - Confinement to a hospital or long-term care facility
 - Unemployment
 - Disability
 - Terminal Illness
 - Death of a spouse or minor dependent*
 - Damage to your residence
 - Transplant surgery



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

*For the death of a spouse, the maximum allowable surrender is 50% of the accumulation value as of the date of withdrawal. For the death of a minor dependent, the maximum is 25%.

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. Federal income tax laws are complex and subject to change. The information in this sheet is based on current interpretations of the law. Neither United of Omaha Life Insurance Company nor its representatives give legal or tax advice. Consult an attorney or tax advisor for answers to tax questions.

Ultra-Premier is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy Form ICC18L195P or state equivalent (in FL, V004LFL18P).