

# Get a Competitive Interest Rate to Help Your Money Grow

## Ultra-Premier<sup>SM</sup> Single Premium Deferred Annuity



You've worked hard to build your assets. You certainly want to make sure that a portion of your money is 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:

- You choose an 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

### Policy Minimums and Maximums

- \$25,000 minimum (Qualified or Nonqualified)
- \$3 million maximum (without United of Omaha approval)

### Additions

- \$500 minimum additions may be made during the first policy year (subject to policy maximums)
- Additions are credited with the new money interest rate in effect at the time of the addition

### Maximum Issue Age

- 5-year: 89 years
- 7-year: 88 years

### Free Access to Your Account Value\*

10 percent of accumulated policy value per year may be withdrawn without a withdrawal charge or market value adjustment (\$100 minimum per month).

### Waiver of Withdrawal Charges\*\*

Withdrawal charges and market value adjustments will be waived for the following events. Please refer to the policy for complete details.

- **Confinement to a Hospital or Long-Term Care Facility** — Applies once the owner has been hospitalized or confined to a nursing home or long-term care facility for at least 30 consecutive days. This waiver applies during confinement and within 91 days of the last day of confinement.
- **Unemployment** — Applies once the owner has received unemployment benefits for at least 60 days. If the owner is receiving unemployment benefits on the day the policy is issued, this waiver does not apply.
- **Disability** — Applies once the owner has become totally disabled for more than 90 continuous days. This waiver no longer applies once the owner has attained age 65.
- **Terminal Illness** — Applies if the owner has been diagnosed with a terminal illness.
- **Death of a Spouse or Minor Dependent** — Applies to one withdrawal if the spouse or a minor dependent of the owner dies. For the death of a spouse, the maximum allowable surrender is 50 percent of the accumulation value as of the date of withdrawal. For the death of a minor dependent, the maximum is 25 percent.
- **Damage to Your Residence** — Applies if the owner incurs physical damage of \$50,000 or more to his or her primary residence.
- **Transplant Surgery** — Applies if the owner undergoes transplant surgery, whether as an organ donor or recipient, of the following body organs: heart, liver, lung, kidney, pancreas, or bone marrow (recipients only).



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

## Withdrawal Charges

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
5-year	9%	9%	8%	7%	6%		
7-year	9%	9%	8%	7%	6%	5%	4%

## Market Value Adjustment

If you request a cash surrender or partial withdrawal, a market value adjustment may be applied.

- If the interest rate at the time of cash surrender or partial withdrawal is higher than the interest rate guaranteed for the guarantee period, the market value adjustment will always be downward.
- If the interest rate at the time of cash surrender or partial withdrawal is lower than the interest rate guaranteed for the guarantee period, the market value adjustment will usually be upward.

There will be no interest adjustment to the cash surrender value if you surrender, renew or choose a payout option during the renewal period, withdraw money under the 10 percent withdrawal amount provision, or take a required minimum distribution from a qualified plan.

## Options for Continuing Your Policy

- United of Omaha will notify the owner 45 days prior to the end of each 5- or 7-year guarantee period and provide the options to continue, surrender or annuitize the contract.
- You have a 30-day window after each 5- or 7-year guarantee period to surrender, continue, or annuitize the contract penalty-free.
- If the owner does not contact United of Omaha, in writing, in the 30-day window after the current guarantee period ends, a new guarantee period of the same length will begin automatically. The annual interest rate credited to your account will be based on then-current rates. The withdrawal charges and Market Value Adjustment will also be reinstated.

## Customer Statements

**Nonqualified:** Sent annually one month after anniversary date

**Qualified:** Sent annually 2nd week of January

## Free-Look Period

30 days

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

\*\* Not available in all states and may vary by state.

[MutualofOmaha.com](http://MutualofOmaha.com)

### Annuities 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 is a solicitation of insurance. A licensed insurance agent/producer will contact you.**

Insurance and annuity products:

- are not deposits
- are not guaranteed by the bank or its affiliates
- are not insured by the FDIC or any other federal government agency
- may decrease in value
- are not a condition of any banking activity

You have up to 30 days after your purchase of the Ultra-Premier annuity to cancel the policy, for any reason, with no penalties. Your initial purchase payment will be returned.

Ultra-Premier does not include a return of premium feature.

If you request a cash surrender or partial withdrawal, a Market Value Adjustment may be applied. See the policy for more details.

United of Omaha Life Insurance Company accepts full responsibility for all contractual obligations. No financial liability will be incurred by the parent or affiliate companies for business transacted by United of Omaha Life Insurance Company.

Policy form ICC18L195P or state equivalent (in FL, V004LFL18P).

Consult with a professional tax advisor before taking any action that may have tax and legal consequences.