

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, single premium deferred annuities from United of Omaha Life Insurance Company, guarantee you a fixed-interest rate for five or seven years. That can help you accumulate money for 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 accumulates until you decide to begin receiving annuity payments.*

Competitive interest rates

Ultra-Secure® Plus 5 — Your annual interest rate is guaranteed for five years. During the first year of your contract, you also receive an additional 1 percent rate. For initial payments and accumulation values over \$50,000, an additional 0.15 percent 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 percent 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- 100 percent of your principal is guaranteed by United of Omaha, less any money withdrawn or penalties you may incur.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 percent 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

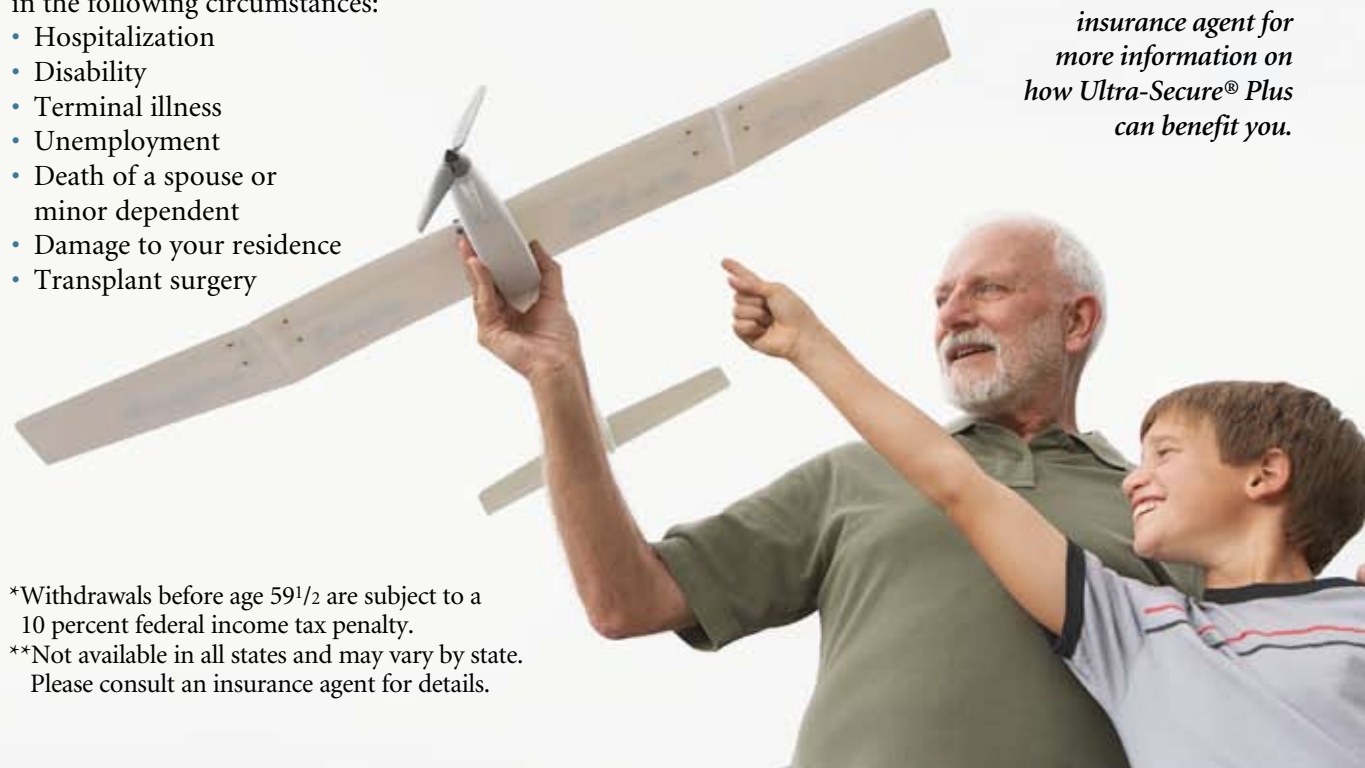
Return of Premium

Ultra-Secure® Plus provides the 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 percent 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.

Please contact an insurance agent for more information on how Ultra-Secure® Plus can benefit you.



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

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

Take the guesswork out of investing.



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

ULTRA-SECURE[®] PLUS



Single Premium Deferred Annuities

Get competitive, guaranteed fixed interest rates

Annuities underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

Andy Orlikoff
Independent Insurance Agent
andy@higarizona.com

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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 C970LNA09P or state equivalent.

WITHDRAWAL CHARGES (%)

(Year)	1st	2nd	3rd	4th	5th
5-year	6%	6%	6%	6%	5%

(Year)	1st	2nd	3rd	4th	5th	6th	7th
7-year	6%	6%	6%	6%	5%	4%	3%



Ultra-Secure® Plus

Single Premium Deferred Annuity

POLICY HIGHLIGHTS

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.

A single premium deferred annuity is a product, that for a single initial investment, earns a fixed rate of interest and your money grows tax deferred until you decide to begin receiving annuity payments.

If tax-deferred growth and a fixed rate of return are important to you, Ultra-Secure® Plus offers rate guarantees of five and seven years that may fit your needs.

LONG-TERM RATE GUARANTEED BY UNITED OF OMAHA LIFE INSURANCE COMPANY (UNITED OF OMAHA)

- 5-year interest rate guarantee (includes 1 percent additional interest rate for first year)
- 7-year interest rate guarantee
- Additional 0.15 percent is added to interest rate on purchase payments and accumulation values over \$50,000

POLICY MINIMUMS

Qualified: \$5,000 Non-qualified: \$5,000

ADDITIONS

- May be made during first policy year
- \$500 minimum addition
- Original withdrawal charges apply
- Credited with the new money rate in effect at the time of the addition
- Future premiums may be limited
- Additions will earn interest at the rate in effect at the time of the addition

MAXIMUM POLICY AMOUNT — \$1 million (without United of Omaha approval)

MAXIMUM ISSUE AGE — 89 years

SECURITY — United of Omaha guarantees return of purchase payment less any withdrawals and applicable premium tax.

FREE-LOOK PERIOD — 30 days

FREE ACCESS TO 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

RETURN OF PREMIUM**

- 100 percent of remaining premium can be returned at anytime*
- Surrender value will never be less than purchase payments*
- Renews at time of contract renewal and guarantees the client the accumulation value at the time of most recent renewal date*

WITHDRAWAL CHARGES

5-Year	1	2	3	4	5
%	6	6	6	6	5

7-Year	1	2	3	4	5	6	7
%	6	6	6	6	5	4	3

WITHDRAWAL CHARGE PERIOD

- 30-day window after each 5- or 7-year guarantee period to surrender, continue, or annuitize the contract penalty free.
- The policyholder is notified by United of Omaha 45 days prior to the end of each 5- or 7-year withdrawal period and provided the options to continue, surrender or annuitize the contract.
- If the policyholder 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. Withdrawal charges and an interest adjustment will be reinstated. The annual interest rate credited to your account will be based on then-current rates.

WAIVER OF WITHDRAWAL CHARGES

(Not available in all states)

- **Long-Term Care Waiver** — If the owner of the policy is hospitalized or confined to a nursing home or long-term care facility at the recommendation of a physician for medically necessary reasons for at least 30 consecutive days, no withdrawal charges will be applied to any request for cash from annuity value made during confinement or within 91 days of the last day of confinement.
- **Unemployment** — All withdrawal charges are waived on any partial or full withdrawal upon receiving due proof that the policyowner has received unemployment benefits for at least 60 days. If the policyowner is receiving unemployment benefits on the policy's date of issue, he/she will not qualify for this waiver.

*less any withdrawals and applicable premium tax.

**withdrawals made before age 59½ may be subject to federal income tax penalties.

■ **Disability** — All withdrawal charges are waived on any partial or full withdrawal upon receiving due proof that the policyowner has become totally disabled and meets all criteria for Social Security disability benefits. This waiver will not apply once the policyowner has attained the age of 65 or is receiving Social Security disability benefits on the policy issue date.

■ **Terminal Illness** — All withdrawal charges are waived on any partial or full withdrawal upon receiving due proof that the policyowner is diagnosed as having a terminal illness.

■ **Death of a Spouse or Minor Dependent** — United of Omaha Life Insurance Company will waive withdrawal charges for 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 percentage is 25 percent.

The withdrawal must be made within six months of the spouse's or minor dependent's death. This option may be exercised only once for a spouse and once for each minor dependent. No more than 50 percent of the accumulation value per policy year, as of the date of the first withdrawal, may be taken without incurring a charge.

■ **Damage to Your Residence** — If you incur physical damage of \$50,000 or more to your primary residence, United of Omaha will waive withdrawal charges. The loss must be documented by submitting a certified copy of a licensed appraiser's report that states the amount of the damage. The certified copy must be submitted within 91 days of the date of the appraiser's report.

■ **Transplant Surgery** — Withdrawal charges will be waived 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).

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 Interest Rate 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 Interest Rate 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, or withdraw money under the 10% withdrawal amount provision.

A market value adjustment is calculated as follows:

- (a) The guaranteed Interest Rate for the current Interest Rate Guarantee Period; minus
- (b) the initial guaranteed Interest Rate being credited to Purchase Payments for new contracts of this form excluding any Interest Rate increase that:
 - (1) applies for the first contract year only; or
 - (2) is added by Rider; minus
- (c) 0.0025; multiplied by
- (d) the number of months left before the end of the then current Interest Rate Guarantee Period;
- (e) Divided by 12; plus
- (f) 1.

60-DAY RATE LOCK—1035 EXCHANGE AND DIRECT ROLLOVER/TRANSFER

■ Rate Lock Period is 60 days from date of application

■ Rate credited will be the rate at time of application

If the funds are received after the 60-day Rate Lock Period, the rate will be the rate in effect when the funds are received at United of Omaha.

CUSTOMER STATEMENTS

Non-qualified: Sent annually one month after anniversary date

Qualified: Sent annually 2nd week of January

Underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

Annuities are insurance products therefore not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, 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.