

# INCOME ACCESS

- Security and stability of a lifetime income
- Access to your money when you need it
- Flexible optional features that fit your needs
- Backed by United of Omaha Life Insurance Company



UNITED OF OMAHA LIFE INSURANCE COMPANY  
A MUTUAL of OMAHA COMPANY

## INCOME ACCESS Single Premium Immediate Annuity



Annuities Underwritten by:  
**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175



Andy Orlikoff  
Independent Insurance Agent  
andy@higarizona.com

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This annuity is underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175. Policy Form 6954L-0602 or state equivalent (6975L-0602 in TX, 6961L-0602 in OR, 6960L-0602 in OK, 6962L-0602 in PA, 6973L-0602 in NC).

# INCOME THROUGHOUT YOUR LIFE. ACCESS TO YOUR MONEY.

Here's how Income Access, a single premium immediate annuity from United of Omaha Life Insurance Company, can benefit you.

## Are you concerned that your savings won't last into your retirement years and that you'll become a burden on your family?

Income Access will provide income payments for as long as you live.

## Are you worried that your retirement income won't keep pace with inflation?

Income Access provides an option that will increase your income payments by 3 percent a year to help keep pace with inflation.

## How would you pay for the high cost of nursing home care?

You can select an option to enhance your income payments by up to 50 percent for five years if you become confined to a nursing home.

## How will your beneficiaries be taken care of if you die?

The policy will pay your beneficiaries any remaining premium not already received through income payments. And, if selected, the contract will pay the greater of any remaining premium not already received through income payments, or 10 percent of the initial premium.

## What would happen if you are diagnosed with a terminal illness?

You will receive the remaining amount of premium in a lump sum if you are diagnosed with a terminal illness.

## What if you decide to cancel your policy?

If you decide to cancel your policy, up to 100 percent of any unpaid premium may be returned to you.

# HOW INCOME ACCESS WORKS

## Features that provide you income

*(All optional benefits are subject to state availability)*

### Guaranteed Lifetime Income

Income Access can pay you a guaranteed income for as long as you live. You may begin receiving payments as soon as one month or up to 13 months from the purchase date. You can receive payments monthly, quarterly, semi-annually or annually — whatever fits your needs.

### 10% or 20% Payment Increase for Certain Medical Conditions (optional benefit)

Your income payments may be increased by 10 or 20 percent, based on your health condition. These benefits are referred to as 10 percent Payment Enhancement Risk Classes (PERC®) and 20 percent PERC®. To qualify for this benefit, you will be asked to complete additional questions on the application, and medical records may be required for a 20 percent PERC®. There is no additional cost for this option.

### Inflation Protection (optional benefit)

If you select this option, your total income payments will increase by 3 percent each policy year to help keep pace with inflation. This 3 percent increase goes into effect 12 months after the first income payment.

### 50% Increase in Payments for Nursing Home Confinement (optional benefit)

This option can enhance your income payments by 50 percent for five years if the annuitant becomes confined to a nursing home. The payment increase will go into effect after the first two years your policy has been in force, and when you have been confined to a nursing home for 90 days. At the end of the five-year period, the payments will return to the scheduled payment.

If you choose the Inflation Protection option, the yearly 3 percent increase will continue throughout your nursing home confinement. This increased payment will end at your death. This option is not available if you select the Survivor Continuation option.

### Survivor Continuation Option (optional benefit)

You can tie the policy to the life of both you and a spouse or a companion by electing to have your survivor continue to receive a predetermined percent of your income payment up to 100 percent. In the event your spouse or companion precedes you in death, you will continue to receive a percent of the income payment, as well.

## Features that provide you access to your money

### Return of Premium on Cancellation of Contract

If you cancel your policy, you may be entitled to a refund of up to 100 percent of any remaining premium less any previous income payments. The following schedule indicates the percent that will be returned to you each policy year.

POLICY YEAR	1	2	3	4	5	6+
PERCENT RETURNED	95%	96%	97%	98%	99%	100%

### Return of Premium for Terminal Illness

The policy will pay the amount that would have been payable under the death benefit if the annuitant has a terminal illness that is expected to result in death within 12 months of diagnosis (24 months or less in MA). A written statement from a doctor is required.

## Death Benefits

### Return of Premium at Death

At your death, the policy will pay your beneficiaries any remaining premium not already received through income payments.

### Guaranteed Minimum Death Benefit (optional benefit)

At death, the contract will pay the greater of any remaining premium not already received through income payments, or 10 percent of the initial premium.

### Death Benefit Doubles for Accidental Death in a Common Carrier

The policy will pay double the death benefit to beneficiaries if the annuitant dies as a result of an airplane, train, taxi or other common carrier accident.

## 30-Day Review Period

Your policy contains a 30-day review period. If you are not satisfied with your policy, you may return it within 30 days of your purchase for a full refund of your premium.