

Bonus Flexible Annuity

A Tax-deferred Annuity for Retirement Savings



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.

The Bonus Flexible Annuity is a product that 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 these features are important to you, United of Omaha Life Insurance Company's Bonus Flexible Annuity may fit your needs.

RATE GUARANTEES BY UNITED OF OMAHA LIFE INSURANCE COMPANY

- Purchase payments received in the first 12 months will be credited the current interest rate plus one percent.
- Purchase payments received after the first 12 months will be credited, the current interest rate.
- An additional 0.25 percent interest rate will be credited to accumulation values equal to or over \$20,000.

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

- Rate credited will be the rate at time of application
- Rate lock period is 60 days from date 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.

POLICY MINIMUMS

Qualified (IRAs and SEPs) and non-qualified:

- Single purchase payment - \$5,000
- Subsequent purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)

MAXIMUM POLICY AMOUNT — \$1 million (*without United of Omaha Life Insurance Company approval*)

QUALIFIED MONEY

Available to fund traditional Individual Retirement Accounts (IRAs) and Simplified Employee Pensions (SEPs).

- May be used to roll over money from qualified retirement plans and existing IRAs
- Qualified Business Form must accompany all applications

MAXIMUM ISSUE AGE: 89 years

SECURITY — 100 percent of principal underwritten and guaranteed by United of Omaha Life Insurance Company.

FREE-LOOK PERIOD — 30 days

TAX-DEFERRED GROWTH

Taxes are not paid on your investment earnings until you withdraw them:

- Earnings that otherwise might be lost to income taxes remain in your annuity to continue working for you.
- Income taxes are never due on the money you earn until you take income or a distribution from your annuity.
- Withdrawals before age 59½ are subject to a 10 percent federal income tax penalty.

WITHDRAWAL CHARGES

Year	1	2	3	4	5	6	7	8	9
%	8	8	7	6	5	4	3	2	0

Withdrawal based on total amount taken out less 10 percent free amount.

ACCESS TO ACCOUNT VALUE WITH NO WITHDRAWAL CHARGES

- 10 percent of accumulated policy value per year, federal tax penalties may apply
- Available immediately
- \$100 minimum/month
- Annuitization after second contract year

SYSTEMATIC INCOME OPTION

- Fixed dollar amount or interest only
- Available monthly, quarterly, semiannually, annually
- \$100 minimum/month

DEATH BENEFIT

The accumulation value less any applicable premium taxes.

PAYOUT OPTION

- Proceeds held on deposit of interest: while the proceeds are held by us, we will pay interest to the payee or add interest to the proceeds.
- Income of a specified amount: we will pay the proceeds in installments of a specified amount until the proceeds with interest have been fully paid.
- Income for a specified period: we will pay the proceeds in installments for the number of years you choose.

- Lifetime Income: we will pay the proceeds as monthly income for as long as the annuitant lives. The following guarantees are available:
 - (a) Guaranteed Period
 - (b) Guaranteed Amount
- Lump sum
- Alternative schedule: (upon request and if available)

If you do not choose an option, the guaranteed period of 10 years will be the automatic option.

A beneficiary may also have the death benefit applied to a payout option. If the beneficiary does not choose an option within 60 days of the date we receive due proof of death, we will make payment in a lump sum.

Annuities underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Home Office: Omaha, Nebraska

mutualofomaha.com

Annuities are an insurance product 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.