



## BONUS FLEXIBLE ANNUITY



FLEXIBLE PREMIUM DEFERRED ANNUITY



LC7810\_0411

*A tax-deferred annuity  
for retirement savings*



Annuities underwritten by:

### UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

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



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, and
- May decrease in value

Premium taxes incurred may be deducted from your policy in applicable states.

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. Guarantees are based upon the issuing company's claims-paying ability and financial strength. The information contained herein is not intended to serve as or be a substitute for tax or legal advice. Consult with your legal or tax professional before taking any action.

Policy forms D162LNA10P  
or state equivalent  
(in OR, D182LOR10P).

## 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 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 you're looking for a retirement vehicle that allows you access to your money and offers you the flexibility to change premium payments to fit your needs, United of Omaha Life Insurance Company's (United of Omaha) Bonus Flexible Annuity may be right for you. You also get the guarantee and peace of mind of having your investment backed by United of Omaha, a strong, stable and secure company.

## 'Bonus' and 'Flexible' are the Key Words

The key benefits of a Bonus Flex Annuity are the additional interest rate opportunities and the flexible options you have to make contributions and withdrawals.

### Bonus interest rate opportunities:

- An additional one percent interest rate is credited to purchase payments received during the first 12 months
- An additional 0.25 percent interest rate will be credited to accumulation values equal to or over \$20,000

**Flexible contribution options** – An initial deposit of \$5,000 or a \$1,200 annual commitment is required to open a Bonus Flexible Annuity contract. You can also roll over IRA and Simplified Employee Pension plans to open a Bonus Flexible Annuity contract.

After your initial deposit, you can make additional contributions either monthly, quarterly, semiannually or annually – whatever works best for your needs.<sup>1</sup>

**Systematic income options** – When you're ready to begin receiving payments from your Bonus Flexible Annuity, you can choose if you want to receive payments monthly, quarterly, semiannually or annually. You can also customize the amount of income payments you receive in amounts as low as \$100.

**Variety of payout options** – You also have the flexibility to determine how you want to receive payments from your Bonus Flexible Annuity contract:

- Specified amount

- Specified period
- Lifetime income
- Lump sum
- Alternative schedule (may be available upon request)

## Access to your money when you need it<sup>2</sup>

We understand that life happens and situations arise where you may need access to your money. Rest assured that a Bonus Flexible Annuity contract gives you immediate access to your money, with no withdrawal charges, for the following situations:

- You can withdraw 10 percent of your accumulated account value each year without a withdrawal charge or interest adjustment
- Annuitization after the second contract year if applied to a payment option (no surrender charge and you can turn the annuity into a lifetime income stream without a penalty)

## Our Guarantee to you

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 your money works for you. (Early withdrawals may be subject to withdrawal charges.)

***Please contact an insurance agent<sup>3</sup> for more information on how a Bonus Flexible Annuity can benefit you.***

<sup>1</sup>If additional contributions are made, a \$1,200 minimum is required each year.

<sup>2</sup>Withdrawals made before age 59 ½ may be subject to the federal income tax penalties.

<sup>3</sup>In Washington, producer.

