

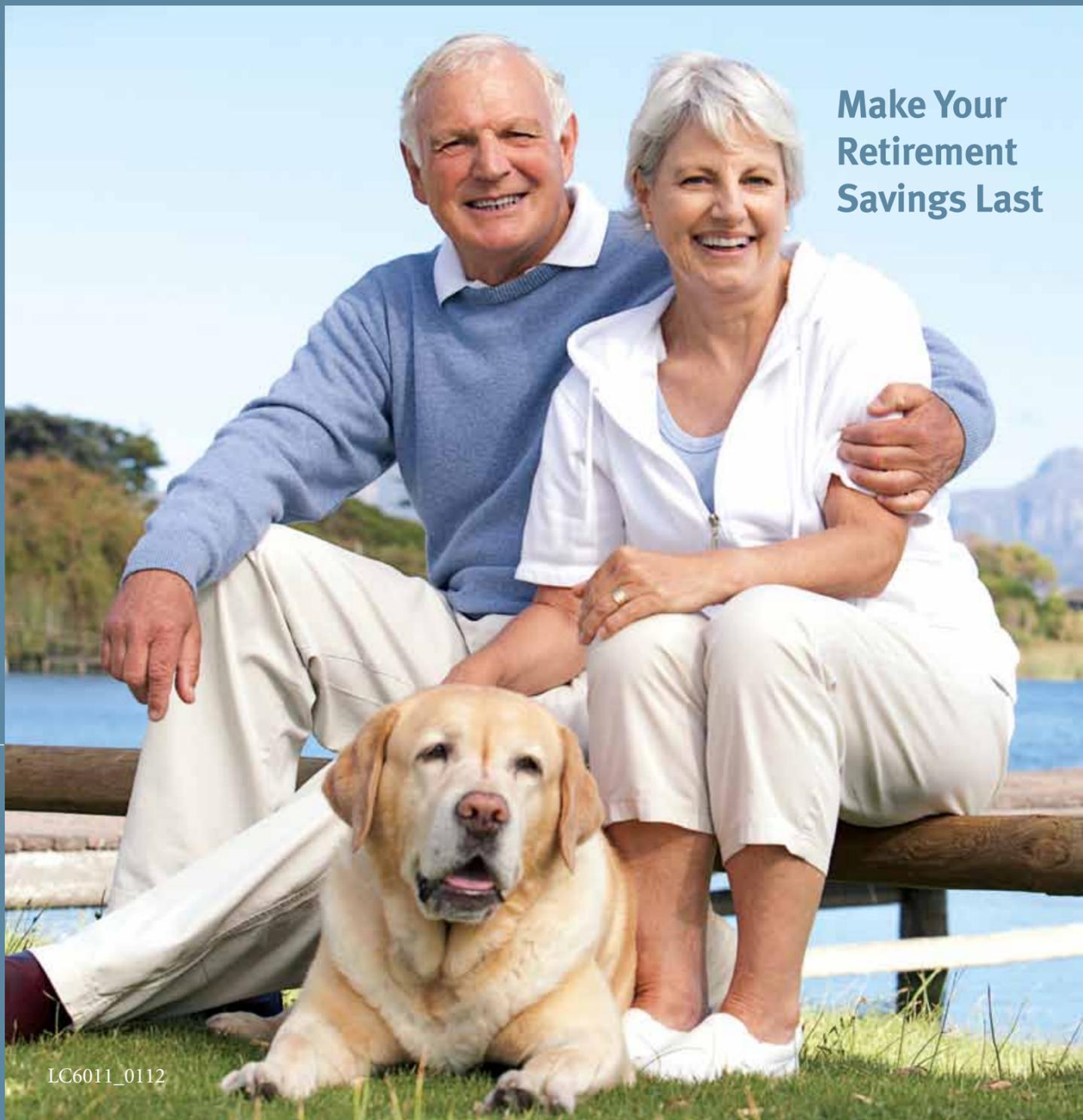


# Guaranteed income for your retirement



**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)

## Make Your Retirement Savings Last



If you're nearing retirement or have already retired, a couple of questions you may have asked yourself are "How will I receive an income to live on in retirement?" or "**How long will the money I've saved last me in retirement?**"

When the days of a regular paycheck come to an end, it could be a reality check for your lifestyle. Will the money you've worked years to save last for the rest of your life?

There's a way to help ensure you receive income for as long as you live in retirement – single premium immediate annuities.



Annuities are an insurance product and 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.

Ultra-Income is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy Forms C499LNA08P or state equivalent; (in FL, C667LFL08P; in LA, C511LLA08P; in OK, C514LOK08P; in TX, C558LTX08P; in PA, C556LPA08P; in NC, C516LNC08P; in OR, C555LOR08P).

Income Access is not available in WA. Coverage may vary by state. Exclusions, limitations and reductions may apply. Policy Forms 6954L-0602 or state equivalent; (in FL, 6969L-0602; in OK, 6960L-0602; in OR, 6961L-0602; in PA, 6962L-0602; in TX 6975L-0602).

Life insurance and annuities are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175



A single premium immediate annuity is an insurance product that provides a series of income payments throughout your lifetime or for a specific period of time. You can use the income however you wish, including to pay for basic day-to-day living expenses.

The financial benefits are simple – single premium immediate annuities can provide you a guaranteed, reliable income stream you can't outlive, which can help ease your financial worries in your retirement years.

### United of Omaha – a company you can trust

Your annuity payments are backed by the financial strength and stability of United of Omaha Life Insurance Company, a Mutual of Omaha affiliate. Mutual of Omaha has a long history of consistently meeting the financial obligations to its customers.

### Five advantages single premium immediate annuities offer

Here are five key reasons why a single premium immediate annuity from United of Omaha may be a good fit for your financial situation:

- **A stable income** – Single premium immediate annuity benefits aren't tied into mutual funds or stock market performance, so there's no need to worry about market fluctuations
- **Guaranteed income you can't outlive** – Annuities are the only financial product that can offer a guaranteed lifetime income that you can't outlive
- **Reliable income with tax advantages\*** – Tax liability is spread out over time and only the interest portion of each benefit payment you receive is taxable
- **Convenience** – You can receive benefit payments monthly, quarterly, semiannually or annually – whatever best fits your needs; and you can elect to receive your payments directly into your bank account, eliminating the worry about losing a check or getting to the bank in time
- **A supplement to Social Security and pension payments** – While your Social Security and pension payments may give you a good income base, single premium immediate annuities can provide additional income that you can use for everyday living expenses

\*Non-qualified annuities only

### Who has a need for single premium immediate annuities?

#### If you're retired and:

- Currently utilizing income from your retirement investments
- Need to replace income from your regular paycheck
- Want stable income for your current living expenses

#### If you're near retirement and:

- Want to fund an early retirement
- Require supplemental income

## Two Good Sources of Retirement Income

Single premium immediate annuities provide a guaranteed, reliable income stream that helps give you freedom to fulfill your retirement dreams, financial peace of mind and flexibility to use your cash however you choose.

United of Omaha offers two types of single premium immediate annuities that can help meet your needs:

- An annuity with flexible income options
- An annuity that gives you access to your money

### Flexible income options for you

Receive guaranteed income in retirement the way you want to and the way that best fits your lifestyle. With United of Omaha's **Ultra-Income** single premium immediate annuity, you have the following income options to choose from:

- **Lifetime income** – Guarantees you steady income for the rest of your life, even if the income payments exceed the value of your initial purchase
- **Lifetime income with period certain** – Benefits can continue for a certain period of time or a lifetime, whichever is greater. Remaining benefits are paid to your beneficiary if you die before the period certain time ends.
- **Joint and survivor income** (lifetime income or lifetime income with period certain) – Income payments are made to you and another person that you select.
- **Lifetime income with installment refund** – Your income payments are guaranteed to continue for life. If you die before your income payments equal the amount of your initial purchase payment, the remainder of the payments will be paid to your beneficiary.

- **Fixed amount** – You can choose a fixed amount you want to receive
- **Fixed period** – Your deposit amount can be spread evenly over a time period that you select

### Life with Period Certain Example\*

**Situation:** Tom, age 65, selects Ultra-Income with the lifetime income and 10-year period certain. He makes a purchase payment of \$100,000.

- Tom is guaranteed to receive \$537.16 per month for 120 monthly payments
- If Tom lives beyond his projected life expectancy of 85 (based on IRS tables), his total payout would be \$128,918
- If Tom lives beyond his expected lifespan, his monthly annuity payments of \$537.16 continue for as long as he lives
- If Tom dies before the end of the 120-month guarantee period, the remainder of the monthly income payments are paid to his beneficiary



## Guaranteed income – with access to your money

People like to have control of their money. Receiving guaranteed, reliable income during retirement is reassuring, but what if something happens and you need immediate access to your money?

United of Omaha's **Income Access** single premium immediate annuity can provide you guaranteed income you can't outlive, while at the same time offering access to money in your annuity contract if you need it for any reason.\*

Here are other key features that Income Access offers:

### Standard features

- **Return of premium at death** – Your beneficiary will be paid any remaining premium not already received through income payments when you die.
- **10 or 20 percent payment increase for certain medical conditions** – Your income payments may be increased by 10 or 20 percent, based on your health condition.

### Optional features

- **50 percent increase for nursing home confinement** – Your income payments can be enhanced by 50 percent for five years if you become confined to a nursing home.
- **Survivor continuation** – 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.
- **Inflation protection** – Your total income payments will increase by 3 percent each policy year to help keep pace with inflation.

\*Surrender charges may apply

For more information about United of Omaha's single premium immediate annuities, contact your insurance agent today.