



Income Access

Single Premium Immediate Annuity

POLICY HIGHLIGHTS

ISSUE AGES

Up to 85 years old

SINGLE PREMIUM

Minimum The greater of either \$10,000 or the amount required to generate a monthly payout of \$100.

Maximum \$1 Million (without United of Omaha approval)

GUARANTEED LIFETIME INCOME

Income Access will pay a lifetime income for as long as the annuitant lives. Payments can be received monthly, quarterly, semi-annually or annually.

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 chart indicates the percent that will be returned each policy year.

Policy Year	1	2	3	4	5	6 +
% Returned	95	96	97	98	99	100

RETURN OF PREMIUM AT DEATH

The policy will pay any remaining premium not already received through income payments to beneficiaries at the annuitant's death.

ACCIDENTAL DEATH BENEFIT

The policy will pay the beneficiaries an amount double the Death Benefit if the annuitant dies in an airplane, train, taxi or other common carrier accident.

RETURN OF PREMIUM FOR TERMINAL ILLNESS

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

Optional Features

(Subject to state availability)

10% OR 20% PAYMENT INCREASE FOR CERTAIN MEDICAL CONDITIONS

Income payments may be increased by 10 or 20 percent, based on certain health conditions. These benefits are referred to as 10 percent Payment Enhancement Risk Classes (PERC®) and 20 percent PERC®. In order to qualify for this benefit, the policyowner will be asked to complete additional questions on the application, and provide medical records. There is no additional cost for this option.

GUARANTEED MINIMUM DEATH BENEFIT

In addition to the Return of Premium at Death provision, this policy also offers an optional Guaranteed Minimum Death Benefit. At death, the policy will pay the greater of any remaining premiums not already received through income payments or 10 percent of the initial premium.

3% INFLATION PROTECTION

The policyowner may select an option that will help income payments keep pace with inflation. Under this provision, the total income payments will increase by 3 percent each policy year. This 3 percent increase goes into effect 12 months after the first income payment.

50% INCREASE IN PAYMENTS FOR NURSING HOME CONFINEMENT

The policyowner may choose an option to enhance income payments by 50 percent each year for five years if the annuitant becomes confined to a nursing home. This increase will go into effect after the first two years the policy has been in force, and the annuitant has been confined to a nursing home for 90 consecutive days. At the end of the five-year period, the payments will return to the initial payment amount. If the Inflation Protection option is selected, the yearly 3 percent increase will continue throughout nursing home confinement. This increased payment will end at death. This option is not available if the Survivor Continuation option, described below, is selected.

SURVIVOR CONTINUATION OPTION

This annuity can be tied to the life of both the annuitant and a spouse or a companion. The annuitant can elect to have the survivor continue to receive a predetermined percent of the income payment, up to 100 percent. In the event the survivor precedes the annuitant in death, the payee will continue to receive a percentage of the income payment.

Tax Considerations*

Federal income tax laws are complex and subject to change. The information contained in this highlight sheet is based on current interpretations of the law. Neither United of Omaha Life Insurance Company nor its representatives give legal or tax advice. Policyowners are advised to consult an attorney or tax advisor for answers to tax questions.

Premium taxes may be charged based on the premium paid and will be computed using current rates charged by the state in which the policyowner resides. Premium taxes will be deducted from the single premium amount. May not apply in all states.

* If your annuity is purchased with savings from an IRA or company retirement plan, all income would be taxable as you receive it.

Other benefits of Income Access

- Electronic funds transfer available
- 30-day free look period
- Tax-advantaged payments
- Costly probate minimized
- Safety – this annuity is backed by United of Omaha Life Insurance Company

Issued by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

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• Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a bank • May lose value
The bank may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the bank or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.

Policy Form 6954L-0602 or state equivalent (in FL, 6969L-0602;
in PA, 6962L-0602; in TX, 6975L-0602; in OR, 6961L-0602;
in OK, 6960L-0602; in NC, 6973L-0602)