

# Want a Competitive Interest Rate? We Can Help.



## When you choose Ultra-Premier for your fixed annuity needs, you get:

- A guaranteed interest rate period of either 5 or 7 years - it's your choice
- Rates that are guaranteed for the rate period you selected
- A waiver of withdrawal charges for:
  - Disability
  - Unemployment
  - Terminal illness
  - Damage to your residence
  - Transplant surgery
  - Confinement to a hospital or long-term care facility
  - Death of a spouse or minor dependent

5-Year Guarantee	7-Year Guarantee
4.15%	4.10%

Rates as of 9/01/2022

## Strong, Stable, Secure

Your policy is backed by United of Omaha Life Insurance Company, a Mutual of Omaha company.



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

**Annuities underwritten by:** United of Omaha Life Insurance Company, a Mutual of Omaha company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com, 800-775-6000. 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.

**This is a solicitation of insurance. A licensed insurance agent/producer will contact you.**

Ultra-Premier is available in most states under policy form ICC18L195P or state equivalent (in FL, V004LFL18P). Product and features may vary by state and may not be available in all states. Rates shown are subject to change. Rates are guaranteed for the guarantee period only. You have up to 30 days after your purchase of Ultra-Premier to cancel the policy, for any reason, with no penalties. Your initial purchase payment will be returned.

Ultra-Premier does not include a return of premium feature.

If you request a cash surrender or partial withdrawal, a Market Value Adjustment may be applied. See the policy for more details.

Annuities are insurance products therefore not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, 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.

Withdrawal Charges	5-Year (by year)						7-Year (by year)						
	1st	2nd	3rd	4th	5th	6th	1st	2nd	3rd	4th	5th	6th	7th
	9%	9%	8%	7%	6%		9%	9%	8%	7%	6%	5%	4%

Withdrawals before age 59 ½ are subject to a 10 percent federal income tax penalty. Consult with a professional tax advisor before taking any action that may have tax and legal consequences.