Historical Crediting Rates

In addition to death benefit protection, an Indexed Universal Life Express indexed universal life insurance (IUL) policy also has the potential for growth. That's important to you because it can help extend the policy's death benefit beyond the no-lapse protection period. It's also important because you can access the cash value[1] to help supplement your need for cash later in life.[2]

How Index Interest is Determined

Based on the performance of the S&P 500®, the index interest may be credited yearly, using the annual point-to-point crediting method and the participation rates, caps and floor that apply. Premiums are moved into the index account on the 10th of every month, creating a separate one-year segment for each monthly premium payment (combined with existing segments that renew on that date). This means that up to 12 separate segments could exist at any given time for each crediting strategy.

Index Universal Life Definitions:

- **Participation rate** – The percentage of the overall index return that will be used in the calculation of the index credit
- **Cap rate** – The maximum interest rate used in the calculation of the index credit for each segment
- **Floor** – The minimum interest rate used in the calculation of the index credit. Indexed Universal Life Express has a 0 percent floor (which means policyholders' index credit will not be less than 0 percent due to negative market index returns)
- The participation rate, cap rate and floor are declared by the company monthly. Once a segment is created, these rates are guaranteed until the segment matures

How the annual point-to-point crediting method works.

Index Change X Participation Rate = **Crediting Rate** (subject to Cap and Floor)

On the anniversary of each segment, the beginning index value is compared to the ending index value. The percentage of change in the index is calculated.

- If the result is positive from the previous year, index interest will be credited to the policy, subject to the cap and the participation rate
- If the result is negative from the previous year, the index interest will be zero – the accumulation value will not decrease because of negative index performance[3]

Indexed Universal Life Express has three index crediting strategies for you to choose from:

- 100 percent participation rate
- Higher participation rate (>100 percent) with a lower cap
- Lower participation rate (<100 percent) with no cap[4]

You can also choose to allocate all or a portion of your accumulation value to a fixed account. Your insurance agent/producer can help you choose which interest option – or combination of options – is the best for you, and can help you reallocate your crediting strategies in the future.

Mutual of Omaha

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

[1] The amount that may be available through loans or withdrawals, as defined in the contract.
[2] Any policy withdrawals, loans and loan interest will reduce policy values and benefits.
[3] The accumulation value is, however, reduced by the amount of the policy charges deducted.
[4] Uncapped strategy uses a reduced participation rate compared to the other crediting strategies offered.

2025 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2024	4,783.45	1/10/2025	5,827.04	21.82%	9.25%	9.25%	9.25%
2/10/2024	5,026.61	2/10/2025	6,066.44	20.69%	9.25%	9.25%	9.25%
3/10/2024	5,123.69	3/10/2025	5,614.56	9.58%	9.25%	9.25%	9.25%
4/10/2024	5,160.64	4/10/2025	5,268.05	2.08%	9.25%	2.08%	9.25%
5/10/2024	5,222.68	5/10/2025	5,659.91	8.37%	9.25%	8.37%	9.25%
6/10/2024	5,360.79	6/10/2025	6,038.81	12.65%	9.25%	9.25%	9.25%
7/10/2024	5,633.91	7/10/2025	6,280.46	11.48%	9.25%	9.25%	9.25%
8/10/2024	5,344.16	8/10/2025	6,389.45	19.56%	9.25%	9.25%	9.25%
9/10/2024		9/10/2025					
10/10/2024		10/10/2025					
11/10/2024		11/10/2025					
12/10/2024		12/10/2025					

Average crediting rate since product introduction (11/10/2019): 7.04%

HIGHER PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2024	4,783.45	1/10/2025	5,827.04	21.82%	140% / 6.50%	6.50%	140% / 6.50%
2/10/2024	5,026.61	2/10/2025	6,066.44	20.69%	140% / 6.50%	6.50%	140% / 6.50%
3/10/2024	5,123.69	3/10/2025	5,614.56	9.58%	140% / 6.50%	6.50%	140% / 6.50%
4/10/2024	5,160.64	4/10/2025	5,268.05	2.08%	140% / 6.50%	2.91%	140% / 6.50%
5/10/2024	5,222.68	5/10/2025	5,659.91	8.37%	140% / 6.50%	6.50%	140% / 6.50%
6/10/2024	5,360.79	6/10/2025	6,038.81	12.65%	140% / 6.50%	6.50%	140% / 6.50%
7/10/2024	5,633.91	7/10/2025	6,280.46	11.48%	140% / 6.50%	6.50%	140% / 6.50%
8/10/2024	5,344.16	8/10/2025	6,389.45	19.56%	140% / 6.50%	6.50%	140% / 6.50%
9/10/2024		9/10/2025					
10/10/2024		10/10/2025					
11/10/2024		11/10/2025					
12/10/2024		12/10/2025					

Average crediting rate since product introduction (11/10/2019): 5.19%

UNCAPPED STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2024	4,783.45	1/10/2025	5,827.04	21.82%	45%	9.82%	55%
2/10/2024	5,026.61	2/10/2025	6,066.44	20.69%	55%	11.38%	55%
3/10/2024	5,123.69	3/10/2025	5,614.56	9.58%	55%	5.27%	55%
4/10/2024	5,160.64	4/10/2025	5,268.05	2.08%	55%	1.14%	55%
5/10/2024	5,222.68	5/10/2025	5,659.91	8.37%	55%	4.60%	55%
6/10/2024	5,360.79	6/10/2025	6,038.81	12.65%	55%	6.96%	55%
7/10/2024	5,633.91	7/10/2025	6,280.46	11.48%	55%	6.31%	55%
8/10/2024	5,344.16	8/10/2025	6,389.45	19.56%	55%	10.76%	55%
9/10/2024		9/10/2025					
10/10/2024		10/10/2025					
11/10/2024		11/10/2025					
12/10/2024		12/10/2025					

Average crediting rate since product introduction (11/10/2019): 8.31%

BofA U.S. Agility Index: One-Year Uncapped							
Segment Start Date	Beginning BofA U.S.Agility Index Value	Segment End Date	Ending BofA U.S.Agility Index Value	BofA U.S.Agility Index Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2024	227.24	1/10/2025	231.48	1.87%	175%	3.27%	175%
2/10/2024	229.62	2/10/2025	231.91	1.00%	175%	1.75%	175%
3/10/2024	229.79	3/10/2025	227.88	-0.83%	175%	0.00%	175%
4/10/2024	227.77	4/10/2025	223.24	-1.99%	175%	0.00%	175%
5/10/2024	227.58	5/10/2025	225.08	-1.10%	175%	0.00%	175%
6/10/2024	229.31	6/10/2025	227.58	-0.75%	175%	0.00%	175%
7/10/2024	235.49	7/10/2025	231.65	-1.63%	175%	0.00%	175%
8/10/2024	230.91	8/10/2025	233.17	0.98%	175%	1.71%	175%
9/10/2024		9/10/2025					
10/10/2024		10/10/2025					
11/10/2024		11/10/2025					
12/10/2024		12/10/2025					

Average crediting rate since index strategy introduction (8/10/2023): 4.93%

2024 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500. It also includes the renewal participation and cap rates. These rates are for informational purposes only.

Past performance is not indicative of future results.

100% PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2023	3,919.25	1/10/2024	4,783.45	22.05%	9.25%	9.25%	9.25%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	9.25%	9.25%	9.25%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	9.25%	9.25%	9.25%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	9.25%	9.25%	9.25%
5/10/2023	4,137.64	5/10/2024	5,222.68	26.22%	9.25%	9.25%	9.25%
6/10/2023	4,298.86	6/10/2024	5,360.79	24.70%	9.25%	9.25%	9.25%
7/10/2023	4,409.53	7/10/2024	5,633.91	27.77%	9.25%	9.25%	9.25%
8/10/2023	4,468.83	6/10/2024	5,344.16	19.59%	9.25%	9.25%	9.25%
9/10/2023	4,457.49	7/10/2024	5,495.52	23.29%	9.25%	9.25%	9.25%
10/10/2023	4,358.24	10/10/2024	5,780.05	32.62%	9.25%	9.25%	9.25%
11/10/2023	4,415.24	11/10/2024	5,995.54	35.79%	9.25%	9.25%	9.25%
12/10/2023	4,604.37	12/10/2024	6,034.91	31.07%	9.25%	9.25%	9.25%

Average crediting rate since product introduction (11/10/2019): 6.84%

HIGHER PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2023	3,919.25	1/10/2024	4,783.45	22.05%	140% / 6.50%	6.50%	140% / 6.50%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	140% / 6.50%	6.50%	140% / 6.50%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	140% / 6.50%	6.50%	140% / 6.50%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	140% / 6.50%	6.50%	140% / 6.50%
5/10/2023	4,137.64	5/10/2024	5,222.68	26.22%	140% / 6.50%	6.50%	140% / 6.50%
6/10/2023	4,298.86	6/10/2024	5,360.79	24.70%	140% / 6.50%	6.50%	140% / 6.50%
7/10/2023	4,409.53	7/10/2024	5,633.91	27.77%	140% / 6.50%	6.50%	140% / 6.50%
8/10/2023	4,468.83	6/10/2024	5,344.16	19.59%	140% / 6.50%	6.50%	140% / 6.50%
9/10/2023	4,457.49	7/10/2024	5,495.52	23.29%	140% / 6.50%	6.50%	140% / 6.50%
10/10/2023	4,358.24	10/10/2024	5,780.05	32.62%	140% / 6.50%	6.50%	140% / 6.50%
11/10/2023	4,415.24	11/10/2024	5,995.54	35.79%	140% / 6.50%	6.50%	140% / 6.50%
12/10/2023	4,604.37	12/10/2024	6,034.91	31.07%	140% / 6.50%	6.50%	140% / 6.50%

Average crediting rate since product introduction (11/10/2019): 5.05%

UNCAPPED STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2023	3,919.25	1/10/2024	4,783.45	22.05%	45%	9.92%	45%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	45%	10.30%	55%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	45%	14.71%	55%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	45%	11.52%	55%
5/10/2023	4,137.64	5/10/2024	5,222.68	26.22%	45%	11.80%	55%
6/10/2023	4,298.86	6/10/2024	5,360.79	24.70%	45%	11.12%	55%
7/10/2023	4,409.53	7/10/2024	5,633.91	27.77%	45%	12.50%	55%
8/10/2023	4,468.83	6/10/2024	5,344.16	19.59%	45%	8.81%	55%
9/10/2023	4,457.49	7/10/2024	5,495.52	23.29%	45%	10.48%	55%
10/10/2023	4,358.24	10/10/2024	5,780.05	32.62%	45%	14.68%	55%
11/10/2023	4,415.24	11/10/2024	5,995.54	35.79%	45%	16.11%	55%
12/10/2023	4,604.37	12/10/2024	6,034.91	31.07%	45%	13.98%	55%

Average crediting rate since product introduction (11/10/2019): 8.40%

BofA U.S. Agility Index: One-Year Uncapped							
Segment Start Date	Beginning BofA U.S.Agility Index Value	Segment End Date	Ending BofA U.S.Agility Index Value	BofA U.S.Agility Index Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
8/10/2023	222.56	8/10/2024	230.91	3.75%	175%	6.57%	175%
9/10/2023	221.29	9/10/2024	235.84	6.58%	175%	11.51%	175%
10/10/2023	219.17	10/10/2024	236.87	8.08%	175%	14.13%	175%
11/10/2023	219.40	11/10/2024	237.27	8.14%	175%	14.25%	175%
12/10/2023	223.40	12/10/2024	237.39	6.26%	175%	10.96%	175%

Average crediting rate since index strategy introduction (8/10/2023): 11.48%

2023 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	9.25%	0.00%	9.25%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	9.25%	0.00%	9.25%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	9.25%	0.00%	9.25%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	9.25%	0.00%	9.25%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	9.25%	3.41%	9.25%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	9.25%	9.25%	9.25%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	9.25%	9.25%	9.25%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	9.25%	6.14%	9.25%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	9.25%	9.25%	9.25%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	9.25%	9.25%	9.25%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	9.25%	9.25%	9.25%
12/10/2022	3,934.38	12/10/2023	4,604.34	17.03%	9.25%	9.25%	9.25%

Average crediting rate since product introduction (11/10/2019): 6.04%%

HIGHER PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	140% / 6.50%	0.00%	140% / 6.50%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	140% / 6.50%	0.00%	140% / 6.50%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	140% / 6.50%	0.00%	140% / 6.50%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	140% / 6.50%	0.00%	140% / 6.50%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	140% / 6.50%	4.78%	140% / 6.50%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	140% / 6.50%	6.50%	140% / 6.50%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	140% / 6.50%	6.50%	140% / 6.50%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	140% / 6.50%	6.50%	140% / 6.50%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	140% / 6.50%	6.50%	140% / 6.50%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	140% / 6.50%	6.50%	140% / 6.50%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	140% / 6.50%	6.50%	140% / 6.50%
12/10/2022	3,934.38	12/10/2023	4,604.34	17.03%	140% / 6.50%	6.50%	140% / 6.50%

Average crediting rate since product introduction (11/10/2019): 4.58%

UNCAPPED STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	45%	0.00%	45%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	45%	0.00%	45%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	45%	0.00%	45%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	45%	0.00%	45%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	45%	1.54%	45%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	45%	4.59%	45%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	45%	4.59%	45%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	45%	2.76%	45%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	45%	4.32%	45%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	45%	9.29%	45%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	45%	5.22%	45%
12/10/2022	3,934.38	12/10/2023	4,604.34	17.03%	45%	7.66%	45%

Average crediting rate since product introduction (11/10/2019): 7.33%

2022 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2021	3,824.68	1/10/2022	4,670.29	22.11%	9.25%	9.25%	9.25%
2/10/2021	3,909.88	2/10/2022	4,504.08	15.20%	9.25%	9.25%	9.25%
3/10/2021	3,898.81	3/10/2022	4,259.52	9.25%	9.25%	9.25%	9.25%
4/10/2021	4,128.80	4/10/2022	4,888.28	8.71%	9.25%	8.71%	9.25%
5/10/2021	4,188.43	5/10/2022	4,001.05	(4.47%)	9.25%	0.00%	9.25%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	9.25%	0.00%	9.25%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	9.25%	0.00%	9.25%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	9.25%	0.00%	9.25%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	9.25%	0.00%	9.25%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	9.25%	0.00%	9.25%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	9.25%	0.00%	9.25%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	9.25%	0.00%	9.25%

Average crediting rate since product introduction (11/10/2019): 6.50%

HIGHER PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2021	3,824.68	1/10/2022	4,670.29	22.11%	140% / 6.50%	6.50%	140% / 6.50%
2/10/2021	3,909.88	2/10/2022	4,504.08	15.20%	140% / 6.50%	6.50%	140% / 6.50%
3/10/2021	3,898.81	3/10/2022	4,259.52	9.25%	140% / 6.50%	6.50%	140% / 6.50%
4/10/2021	4,128.80	4/10/2022	4,888.28	8.71%	140% / 6.50%	6.50%	140% / 6.50%
5/10/2021	4,188.43	5/10/2022	4,001.05	(4.47%)	140% / 6.50%	0.00%	140% / 6.50%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	140% / 6.50%	0.00%	140% / 6.50%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	140% / 6.50%	0.00%	140% / 6.50%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	140% / 6.50%	0.00%	140% / 6.50%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	140% / 6.50%	0.00%	140% / 6.50%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	140% / 6.50%	0.00%	140% / 6.50%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	140% / 6.50%	0.00%	140% / 6.50%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	140% / 6.50%	0.00%	140% / 6.50%

Average crediting rate since product introduction (11/10/2019): 4.76%

UNCAPPED STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2021	3,824.68	1/10/2022	4,670.29	22.11%	45%	9.95%	45%
2/10/2021	3,909.88	2/10/2022	4,504.08	15.20%	45%	6.84%	45%
3/10/2021	3,898.81	3/10/2022	4,259.52	9.25%	45%	4.16%	45%
4/10/2021	4,128.80	4/10/2022	4,888.28	8.71%	45%	3.92%	45%
5/10/2021	4,188.43	5/10/2022	4,001.05	(4.47%)	45%	0.00%	45%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	45%	0.00%	45%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	45%	0.00%	45%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	45%	0.00%	45%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	45%	0.00%	45%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	45%	0.00%	45%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	45%	0.00%	45%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	45%	0.00%	45%

Average crediting rate since product introduction (11/10/2019): 9.20%

2020 & 2021 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Indexed Universal Life Express policies based on the performance of the S&P 500. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
11/10/2019	3,093.08	11/10/2020	3,545.53	14.63%	10.00%	10.00%	9.25%
12/10/2019	3,132.52	12/10/2020	3,668.10	17.10%	10.00%	10.00%	9.25%
1/10/2020	3,265.35	1/10/2021	3,824.68	17.10%	10.00%	10.00%	9.25%
2/10/2020	3,352.09	2/10/2021	3,909.88	16.64%	10.00%	10.00%	9.25%
3/10/2020	2,882.23	3/10/2021	3,898.81	35.27%	10.00%	10.00%	9.25%
4/10/2020	2,789.82	4/10/2021	4,128.80	48.00%	10.00%	10.00%	9.25%
5/10/2020	2,929.80	5/10/2021	4,188.43	42.96%	10.00%	10.00%	9.25%
6/10/2020	3,190.14	6/10/2021	4,239.18	32.88%	9.50%	9.50%	9.25%
7/10/2020	3,185.04	7/10/2021	4,369.55	37.19%	9.50%	9.50%	9.25%
8/10/2020	3,360.47	8/10/2021	4,436.75	32.03%	9.50%	9.50%	9.25%
9/10/2020	3,339.19	9/10/2021	4,458.58	33.52%	9.50%	9.50%	9.25%
10/10/2020	3,477.14	10/10/2021	4,391.34	26.29%	9.50%	9.50%	9.25%
11/10/2020	3,545.53	11/10/2021	4,646.71	31.06%	9.25%	9.25%	9.25%
12/10/2020	3,668.10	12/10/2021	4,712.02	28.46%	9.25%	9.25%	9.25%

Average crediting rate since product introduction (11/10/2019): 9.71%

HIGHER PARTICIPATION STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
11/10/2019	3,093.08	11/10/2020	3,545.53	14.63%	140% / 7.50%	7.50%	140% / 6.50%
12/10/2019	3,132.52	12/10/2020	3,668.10	17.10%	140% / 7.50%	7.50%	140% / 6.50%
1/10/2020	3,265.35	1/10/2021	3,824.68	17.10%	140% / 7.50%	7.50%	140% / 6.50%
2/10/2020	3,352.09	2/10/2021	3,909.88	16.64%	140% / 7.50%	7.50%	140% / 6.50%
3/10/2020	2,882.23	3/10/2021	3,898.81	35.27%	140% / 7.50%	7.50%	140% / 6.50%
4/10/2020	2,789.82	4/10/2021	4,128.80	48.00%	140% / 7.50%	7.50%	140% / 6.50%
5/10/2020	2,929.80	5/10/2021	4,188.43	42.96%	140% / 7.50%	7.50%	140% / 6.50%
6/10/2020	3,190.14	6/10/2021	4,239.18	32.88%	140% / 7.00%	7.00%	140% / 6.50%
7/10/2020	3,185.04	7/10/2021	4,369.55	37.19%	140% / 7.00%	7.00%	140% / 6.50%
8/10/2020	3,360.47	8/10/2021	4,436.75	32.03%	140% / 7.00%	7.00%	140% / 6.50%
9/10/2020	3,339.19	9/10/2021	4,458.58	33.52%	140% / 7.00%	7.00%	140% / 6.50%
10/10/2020	3,477.14	10/10/2021	4,391.34	26.29%	140% / 7.00%	7.00%	140% / 6.50%
11/10/2020	3,545.53	11/10/2021	4,646.71	31.06%	140% / 6.50%	6.50%	140% / 6.50%
12/10/2020	3,668.10	12/10/2021	4,712.02	28.46%	140% / 6.50%	6.50%	140% / 6.50%

Average crediting rate since product introduction (11/10/2019): 7.18%

UNCAPPED STRATEGY

Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
11/10/2019	3,093.08	11/10/2020	3,545.53	14.63%	55%	8.05%	45%
12/10/2019	3,132.52	12/10/2020	3,668.10	17.10%	55%	9.40%	45%
1/10/2020	3,265.35	1/10/2021	3,824.68	17.10%	55%	9.42%	45%
2/10/2020	3,352.09	2/10/2021	3,909.88	16.64%	55%	9.15%	45%
3/10/2020	2,882.23	3/10/2021	3,898.81	35.27%	55%	19.40%	45%
4/10/2020	2,789.82	4/10/2021	4,128.80	48.00%	55%	26.40%	45%
5/10/2020	2,929.80	5/10/2021	4,188.43	42.96%	55%	23.63%	45%
6/10/2020	3,190.14	6/10/2021	4,239.18	32.88%	50%	16.44%	45%
7/10/2020	3,185.04	7/10/2021	4,369.55	37.19%	50%	18.59%	45%
8/10/2020	3,360.47	8/10/2021	4,436.75	32.03%	50%	16.01%	45%
9/10/2020	3,339.19	9/10/2021	4,458.58	33.52%	50%	16.76%	45%
10/10/2020	3,477.14	10/10/2021	4,391.34	26.29%	50%	13.15%	45%
11/10/2020	3,545.53	11/10/2021	4,646.71	31.06%	45%	13.98%	45%
12/10/2020	3,668.10	12/10/2021	4,712.02	28.46%	45%	12.81%	45%

Average crediting rate since product introduction (11/10/2019): 15.23%

About Our Company

United of Omaha Life Insurance Company is a Mutual of Omaha company. We have been committed to helping customers like you through life's transitions by providing an array of insurance products.

Individuals. Families. Businesses.

Your peace of mind is our priority. We offer products and services designed to meet your unique needs and help you achieve your financial goals.

Life insurance underwritten by:

United of Omaha Life Insurance Company
A Mutual of Omaha Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
1-800-775-6000

This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by United of Omaha Life Insurance Company (United of Omaha). S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by United of Omaha. United of Omaha Indexed Universal Life Express® is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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

Base plan, riders and product features may not be available in all states and may vary by state.

This flyer is only a brief summary of the key features of this policy. For more complete information, you should refer to the policy, including any applicable riders and endorsements to the policy, and other materials about the policy that you will receive. We strongly urge you to thoroughly review all of these items and to discuss any questions you have with our licensed agent/producer or with your own professional advisors, as appropriate.

Indexed Universal Life Express® - Sex Distinct Policy Forms: ICC19L190P, or state equivalent. In FL, D776LFL19P. Unisex Policy Forms: ICC19L191P, or state equivalent. In FL, D777LFL19P. All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

Life insurance and annuity products are 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.