

# Historical Crediting Rates

With an Income Advantage indexed universal life insurance (IUL) policy, you have long-term life insurance protection. You also have the opportunity to accumulate cash value<sup>1</sup> which can be accessed through policy loans or withdrawals. This can help with needs such as supplemental college funding, retirement income or money for emergencies.

## How Index Interest is Determined

Based on the performance of the S&P 500<sup>®</sup> 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. Income Advantage 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.

$$\text{Index Change X Participation Rate} = \text{Crediting Rate (subject to Cap and Floor)}$$

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<sup>2</sup>

Income Advantage has three index crediting strategies for you to choose from:

- 100 percent participation rate with a mid-range cap
- Higher participation rate (>100 percent) with a lower cap
- Lower participation rate (<100 percent) with no cap<sup>3</sup>

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.



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

<sup>1</sup> The amount that may be available through loans or withdrawals, as defined in the contract.

<sup>2</sup> The accumulation value is, however, reduced by the amount of the policy charges deducted.

<sup>3</sup> Uncapped strategy uses a reduced participation rate compared to the other crediting strategies offered.

## 2024 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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%	10.00%	10.00%	10.00%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	10.00%	10.00%	10.00%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	10.00%	10.00%	10.00%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	10.00%	10.00%	10.00%
5/10/2023		5/10/2024					
6/10/2023		6/10/2024					
7/10/2023		7/10/2024					
8/10/2023		8/10/2024					
9/10/2023		9/10/2024					
10/10/2023		10/10/2024					
11/10/2023		11/10/2024					
12/10/2023		12/10/2024					

Average crediting rate since product introduction (3/10/2016): 7.82%

### 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% / 7.00%	7.00%	140% / 7.00%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	140% / 7.00%	7.00%	140% / 7.00%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	140% / 7.00%	7.00%	140% / 7.00%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	140% / 7.00%	7.00%	140% / 7.00%
5/10/2023		5/10/2024					
6/10/2023		6/10/2024					
7/10/2023		7/10/2024					
8/10/2023		8/10/2024					
9/10/2023		9/10/2024					
10/10/2023		10/10/2024					
11/10/2023		11/10/2024					
12/10/2023		12/10/2024					

Average crediting rate since product introduction (3/10/2016): 6.17%

### 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%	50%	11.03%	50%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	50%	11.44%	60%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	50%	16.34%	60%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	50%	12.80%	60%
5/10/2023		5/10/2024					
6/10/2023		6/10/2024					
7/10/2023		7/10/2024					
8/10/2023		8/10/2024					
9/10/2023		9/10/2024					
10/10/2023		10/10/2024					
11/10/2023		11/10/2024					
12/10/2023		12/10/2024					

Average crediting rate since product introduction (3/10/2016): 7.94%

## 2023 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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%)	10.00%	0.00%	10.00%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	10.00%	0.00%	10.00%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	10.00%	0.00%	10.00%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	10.00%	0.00%	10.00%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	10.00%	3.41%	10.00%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	10.00%	10.00%	10.00%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	10.00%	10.00%	10.00%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	10.00%	6.14%	10.00%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	10.00%	9.59%	10.00%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	10.00%	10.00%	10.00%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	10.00%	10.00%	10.00%
12/10/2022	3,934.38	12/10/2023	4,604.37	17.03%	10.00%	10.00%	10.00%

Average crediting rate since product introduction (3/10/2016): 7.71%

### 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
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	140% / 7.00%	0.00%	140% / 7.00%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	140% / 7.00%	0.00%	140% / 7.00%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	140% / 7.00%	0.00%	140% / 7.00%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	140% / 7.00%	0.00%	140% / 7.00%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	140% / 7.00%	4.78%	140% / 7.00%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	140% / 7.00%	7.00%	140% / 7.00%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	140% / 7.00%	7.00%	140% / 7.00%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	140% / 7.00%	7.00%	140% / 7.00%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	140% / 7.00%	7.00%	140% / 7.00%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	140% / 7.00%	7.00%	140% / 7.00%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	140% / 7.00%	7.00%	140% / 7.00%
12/10/2022	3,934.38	12/10/2023	4,604.37	17.03%	140% / 7.00%	7.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): 6.13%

### 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%)	50%	0.00%	50%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	50%	0.00%	50%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	50%	0.00%	50%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	50%	0.00%	50%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	50%	1.71%	50%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	50%	5.10%	50%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	50%	6.54%	50%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	50%	3.07%	50%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	50%	4.80%	50%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	50%	10.32%	50%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	50%	5.80%	50%
12/10/2022	3,934.38	12/10/2023	4,604.37	17.03%	50%	8.51%	50%

Average crediting rate since product introduction (3/10/2016): 7.69%

## 2022 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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%	10.00%	10.00%	10.00%
2/10/2021	3,909.88	2/10/2022	4,504.08	15.20%	10.00%	10.00%	10.00%
3/10/2021	3,898.81	3/10/2022	4,259.52	9.25%	10.00%	9.25%	10.00%
4/10/2021	4,128.80	4/10/2022	4,488.28	8.71%	10.00%	8.71%	10.00%
5/10/2021	4,188.43	5/10/2022	4,001.15	(4.47%)	10.00%	0.00%	10.00%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	10.00%	0.00%	10.00%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	10.00%	0.00%	10.00%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	10.00%	0.00%	10.00%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	10.00%	0.00%	10.00%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	10.00%	0.00%	10.00%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	10.00%	0.00%	10.00%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	10.00%	0.00%	10.00%

Average crediting rate since product introduction (3/10/2016): 8.05%

### 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% / 7.00%	7.00%	140% / 7.00%
2/10/2021	3,909.88	2/10/2022	4,504.08	15.20%	140% / 7.00%	7.00%	140% / 7.00%
3/10/2021	3,898.81	3/10/2022	4,259.52	9.25%	140% / 7.00%	7.00%	140% / 7.00%
4/10/2021	4,128.80	4/10/2022	4,488.28	8.71%	140% / 7.00%	7.00%	140% / 7.00%
5/10/2021	4,188.43	5/10/2022	4,001.15	(4.47%)	140% / 7.00%	0.00%	140% / 7.00%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	140% / 7.00%	0.00%	140% / 7.00%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	140% / 7.00%	0.00%	140% / 7.00%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	140% / 7.00%	0.00%	140% / 7.00%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	140% / 7.00%	0.00%	140% / 7.00%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	140% / 7.00%	0.00%	140% / 7.00%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	140% / 7.00%	0.00%	140% / 7.00%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	140% / 7.00%	0.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): 6.42%

### 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%	50%	11.05%	50%
2/10/2021	3,909.88	2/10/2022	4,504.08	15.20%	50%	7.60%	50%
3/10/2021	3,898.81	3/10/2022	4,259.52	9.25%	50%	4.63%	50%
4/10/2021	4,128.80	4/10/2022	4,488.28	8.71%	50%	4.35%	50%
5/10/2021	4,188.43	5/10/2022	4,001.15	(4.47%)	50%	0.00%	50%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	50%	0.00%	50%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	50%	0.00%	50%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	50%	0.00%	50%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	50%	0.00%	50%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	50%	0.00%	50%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	50%	0.00%	50%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	50%	0.00%	50%

Average crediting rate since product introduction (3/10/2016): 8.37%

## 2021 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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
1/10/2020	3,265.35	1/10/2021	3,824.68	17.10%	11.00%	11.00%	10.00%
2/10/2020	3,352.09	2/10/2021	3,909.88	16.64%	11.00%	11.00%	10.00%
3/10/2020	2,882.23	3/10/2021	3,898.81	35.27%	11.00%	11.00%	10.00%
4/10/2020	2,789.82	4/10/2021	4,128.80	48.00%	11.00%	11.00%	10.00%
5/10/2020	2,929.80	5/10/2021	4,188.43	42.96%	10.50%	10.50%	10.00%
6/10/2020	3,190.14	6/10/2021	4,239.18	32.88%	10.50%	10.50%	10.00%
7/10/2020	3,185.04	7/10/2021	4,369.55	37.19%	10.50%	10.50%	10.00%
8/10/2020	3,360.47	8/10/2021	4,436.75	32.03%	10.50%	10.50%	10.00%
9/10/2020	3,339.19	9/10/2021	4,458.58	33.52%	10.50%	10.50%	10.00%
10/10/2020	3,477.14	10/10/2021	4,391.34	26.29%	10.50%	10.50%	10.00%
11/10/2020	3,545.53	11/10/2021	4,646.71	31.06%	10.00%	10.00%	10.00%
12/10/2020	3,668.10	12/10/2021	4,712.02	28.46%	10.00%	10.00%	10.00%

Average crediting rate since product introduction (3/10/2016): 9.12%

### 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
1/10/2020	3,265.35	1/10/2021	3,824.68	17.10%	140% / 8.00%	8.00%	140% / 7.00%
2/10/2020	3,352.09	2/10/2021	3,909.88	16.64%	140% / 8.00%	8.00%	140% / 7.00%
3/10/2020	2,882.23	3/10/2021	3,898.81	35.27%	140% / 8.00%	8.00%	140% / 7.00%
4/10/2020	2,789.82	4/10/2021	4,128.80	48.00%	140% / 8.00%	8.00%	140% / 7.00%
5/10/2020	2,929.80	5/10/2021	4,188.43	42.96%	140% / 7.50%	7.50%	140% / 7.00%
6/10/2020	3,190.14	6/10/2021	4,239.18	32.88%	140% / 7.50%	7.50%	140% / 7.00%
7/10/2020	3,185.04	7/10/2021	4,369.55	37.19%	140% / 7.50%	7.50%	140% / 7.00%
8/10/2020	3,360.47	8/10/2021	4,436.75	32.03%	140% / 7.50%	7.50%	140% / 7.00%
9/10/2020	3,339.19	9/10/2021	4,458.58	33.52%	140% / 7.50%	7.50%	140% / 7.00%
10/10/2020	3,477.14	10/10/2021	4,391.34	26.29%	140% / 7.50%	7.50%	140% / 7.00%
11/10/2020	3,545.53	11/10/2021	4,646.71	31.06%	140% / 7.00%	7.00%	140% / 7.00%
12/10/2020	3,668.10	12/10/2021	4,712.02	28.46%	140% / 7.00%	7.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): 7.30%

### 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
1/10/2020	3,265.35	1/10/2021	3,824.68	17.10%	60%	10.28%	50%
2/10/2020	3,352.09	2/10/2021	3,909.88	16.64%	60%	9.98%	50%
3/10/2020	2,882.23	3/10/2021	3,898.81	35.27%	60%	21.16%	50%
4/10/2020	2,789.82	4/10/2021	4,128.80	48.00%	60%	28.80%	50%
5/10/2020	2,929.80	5/10/2021	4,188.43	42.96%	55%	23.63%	50%
6/10/2020	3,190.14	6/10/2021	4,239.18	32.88%	55%	18.09%	50%
7/10/2020	3,185.04	7/10/2021	4,369.55	37.19%	55%	20.45%	50%
8/10/2020	3,360.47	8/10/2021	4,436.75	32.03%	55%	17.62%	50%
9/10/2020	3,339.19	9/10/2021	4,458.58	33.52%	55%	18.44%	50%
10/10/2020	3,477.14	10/10/2021	4,391.34	26.29%	55%	14.46%	50%
11/10/2020	3,545.53	11/10/2021	4,646.71	31.06%	50%	15.53%	50%
12/10/2020	3,668.10	12/10/2021	4,712.02	28.46%	50%	14.23%	50%

Average crediting rate since product introduction (3/10/2016): 9.69%

## 2020 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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
1/10/2019	2,596.64	1/10/2020	3,265.35	25.75%	11.50%	11.50%	11.00%
2/10/2019	2,707.88	2/10/2020	3,352.09	23.79%	11.50%	11.50%	11.00%
3/10/2019	2,743.07	3/10/2020	2,882.23	5.07%	11.50%	5.07%	11.00%
4/10/2019	2,888.21	4/10/2020	2,789.82	(3.40%)	11.50%	0.00%	11.00%
5/10/2019	2,881.40	5/10/2020	2,929.80	1.68%	11.50%	1.68%	10.50%
6/10/2019	2,886.73	6/10/2020	3,190.14	10.51%	11.50%	10.51%	10.50%
7/10/2019	2,993.07	7/10/2020	3,185.04	6.41%	11.50%	6.41%	10.50%
8/10/2019	2,918.65	8/10/2020	3,360.47	15.14%	11.50%	11.50%	10.50%
9/10/2019	2,979.39	9/10/2020	3,339.19	12.08%	11.50%	11.50%	10.50%
10/10/2019	2,938.13	10/10/2020	3,477.14	18.35%	11.50%	11.50%	10.50%
11/10/2019	3,093.08	11/10/2020	3,545.53	14.63%	11.00%	11.00%	10.00%
12/10/2019	3,132.52	12/10/2020	3,668.10	17.10%	11.00%	11.00%	10.00%

### 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
1/10/2019	2,596.64	1/10/2020	3,265.35	25.75%	140% / 8.50%	8.50%	140% / 8.00%
2/10/2019	2,707.88	2/10/2020	3,352.09	23.79%	140% / 8.50%	8.50%	140% / 8.00%
3/10/2019	2,743.07	3/10/2020	2,882.23	5.07%	140% / 8.50%	7.10%	140% / 8.00%
4/10/2019	2,888.21	4/10/2020	2,789.82	(3.40%)	140% / 8.50%	0.00%	140% / 8.00%
5/10/2019	2,881.40	5/10/2020	2,929.80	1.68%	140% / 8.50%	2.35%	140% / 7.50%
6/10/2019	2,886.73	6/10/2020	3,190.14	10.51%	140% / 8.50%	8.50%	140% / 7.50%
7/10/2019	2,993.07	7/10/2020	3,185.04	6.41%	140% / 8.50%	8.50%	140% / 7.50%
8/10/2019	2,918.65	8/10/2020	3,360.47	15.14%	140% / 8.50%	8.50%	140% / 7.50%
9/10/2019	2,979.39	9/10/2020	3,339.19	12.08%	140% / 8.50%	8.50%	140% / 7.50%
10/10/2019	2,938.13	10/10/2020	3,477.14	18.35%	140% / 8.50%	8.50%	140% / 7.50%
11/10/2019	3,093.08	11/10/2020	3,545.53	14.63%	140% / 8.00%	8.00%	140% / 7.00%
12/10/2019	3,132.52	12/10/2020	3,668.10	17.10%	140% / 8.00%	8.00%	140% / 7.00%

### 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
1/10/2019	2,596.64	1/10/2020	3,265.35	25.75%	65%	16.74%	60%
2/10/2019	2,707.88	2/10/2020	3,352.09	23.79%	65%	15.46%	60%
3/10/2019	2,743.07	3/10/2020	2,882.23	5.07%	65%	3.30%	60%
4/10/2019	2,888.21	4/10/2020	2,789.82	(3.40%)	65%	0.00%	60%
5/10/2019	2,881.40	5/10/2020	2,929.80	1.68%	65%	1.09%	55%
6/10/2019	2,886.73	6/10/2020	3,190.14	10.51%	65%	6.83%	55%
7/10/2019	2,993.07	7/10/2020	3,185.04	6.41%	65%	4.17%	55%
8/10/2019	2,918.65	8/10/2020	3,360.47	15.14%	65%	9.84%	55%
9/10/2019	2,979.39	9/10/2020	3,339.19	12.08%	65%	7.85%	55%
10/10/2019	2,938.13	10/10/2020	3,477.14	18.35%	65%	11.92%	55%
11/10/2019	3,093.08	11/10/2020	3,545.53	14.63%	60%	8.78%	50%
12/10/2019	3,132.52	12/10/2020	3,668.10	17.10%	60%	10.26%	50%



## 2019 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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
1/10/2018	2,748.23	1/10/2019	2,596.64	(5.52%)	11.50%	0.00%	11.50%
2/10/2018	2,619.55	2/10/2019	2,707.88	3.37%	11.50%	3.37%	11.50%
3/10/2018	2,786.57	3/10/2019	2,743.07	(1.59%)	11.50%	0.00%	11.50%
4/10/2018	2,656.87	4/10/2019	2,888.21	8.71%	11.50%	8.71%	11.50%
5/10/2018	2,723.07	5/10/2019	2,881.40	5.81%	11.50%	5.81%	11.50%
6/10/2018	2,779.03	6/10/2019	2,886.73	3.88%	11.50%	3.88%	11.50%
7/10/2018	2,793.84	7/10/2019	2,993.07	7.13%	11.50%	7.13%	11.50%
8/10/2018	2,833.28	8/10/2019	2,918.65	3.01%	11.50%	3.01%	11.50%
9/10/2018	2,877.13	9/10/2019	2,979.39	3.55%	11.50%	3.55%	11.50%
10/10/2018	2,785.68	10/10/2019	2,938.13	5.47%	11.50%	5.47%	11.50%
11/10/2018	2,781.01	11/10/2019	3,093.08	11.22%	11.50%	11.22%	11.00%
12/10/2018	2,637.72	12/10/2019	3,132.52	18.80%	11.50%	11.50%	11.00%

### 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
1/10/2018	2,748.23	1/10/2019	2,596.64	(5.52%)	140% / 8.50%	0.00%	140% / 8.50%
2/10/2018	2,619.55	2/10/2019	2,707.88	3.37%	140% / 8.50%	4.72%	140% / 8.50%
3/10/2018	2,786.57	3/10/2019	2,743.07	(1.59%)	140% / 8.50%	0.00%	140% / 8.50%
4/10/2018	2,656.87	4/10/2019	2,888.21	8.71%	140% / 8.50%	8.50%	140% / 8.50%
5/10/2018	2,723.07	5/10/2019	2,881.40	5.81%	140% / 8.50%	8.13%	140% / 8.50%
6/10/2018	2,779.03	6/10/2019	2,886.73	3.88%	140% / 8.50%	5.43%	140% / 8.50%
7/10/2018	2,793.84	7/10/2019	2,993.07	7.13%	140% / 8.50%	8.50%	140% / 8.50%
8/10/2018	2,833.28	8/10/2019	2,918.65	3.01%	140% / 8.50%	4.21%	140% / 8.50%
9/10/2018	2,877.13	9/10/2019	2,979.39	3.55%	140% / 8.50%	4.98%	140% / 8.50%
10/10/2018	2,785.68	10/10/2019	2,938.13	5.47%	140% / 8.50%	7.66%	140% / 8.50%
11/10/2018	2,781.01	11/10/2019	3,093.08	11.22%	140% / 8.50%	8.50%	140% / 8.00%
12/10/2018	2,637.72	12/10/2019	3,132.52	18.80%	140% / 8.50%	8.50%	140% / 8.00%

### 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
1/10/2018	2,748.23	1/10/2019	2,596.64	(5.52%)	65%	0.00%	65%
2/10/2018	2,619.55	2/10/2019	2,707.88	3.37%	65%	2.19%	65%
3/10/2018	2,786.57	3/10/2019	2,743.07	(1.59%)	65%	0.00%	65%
4/10/2018	2,656.87	4/10/2019	2,888.21	8.71%	65%	5.66%	65%
5/10/2018	2,723.07	5/10/2019	2,881.40	5.81%	65%	3.78%	65%
6/10/2018	2,779.03	6/10/2019	2,886.73	3.88%	65%	2.52%	65%
7/10/2018	2,793.84	7/10/2019	2,993.07	7.13%	65%	4.63%	65%
8/10/2018	2,833.28	8/10/2019	2,918.65	3.01%	65%	1.96%	65%
9/10/2018	2,877.13	9/10/2019	2,979.39	3.55%	65%	2.31%	65%
10/10/2018	2,785.68	10/10/2019	2,938.13	5.47%	65%	3.56%	65%
11/10/2018	2,781.01	11/10/2019	3,093.08	11.22%	65%	7.29%	60%
12/10/2018	2,637.72	12/10/2019	3,132.52	18.80%	65%	12.19%	60%

## 2018 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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
1/10/2017	2,268.90	1/10/2018	2,748.23	21.13%	11.50%	11.50%	11.50%
2/10/2017	2,316.10	2/10/2018	2,619.55	13.10%	11.50%	11.50%	11.50%
3/10/2017	2,372.60	3/10/2018	2,786.57	17.45%	11.50%	11.50%	11.50%
4/10/2017	2,357.16	4/10/2018	2,656.87	12.71%	11.50%	11.50%	11.50%
5/10/2017	2,399.63	5/10/2018	2,723.07	13.48%	11.50%	11.50%	11.50%
6/10/2017	2,431.77	6/10/2018	2,779.03	14.28%	11.50%	11.50%	11.50%
7/10/2017	2,427.43	7/10/2018	2,793.84	15.09%	11.50%	11.50%	11.50%
8/10/2017	2,438.21	8/10/2018	2,833.28	16.20%	11.50%	11.50%	11.50%
9/10/2017	2,461.43	9/10/2018	2,877.13	16.89%	11.50%	11.50%	11.50%
10/10/2017	2,550.64	10/10/2018	2,785.68	9.21%	11.50%	9.21%	11.50%
11/10/2017	2,582.30	11/10/2018	2,781.01	7.70%	11.50%	7.70%	11.50%
12/10/2017	2,651.50	12/10/2018	2,637.72	(0.52%)	11.50%	0.00%	11.50%

### 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
1/10/2017	2,268.90	1/10/2018	2,748.23	21.13%	140% / 8.50%	8.50%	140% / 8.50%
2/10/2017	2,316.10	2/10/2018	2,619.55	13.10%	140% / 8.50%	8.50%	140% / 8.50%
3/10/2017	2,372.60	3/10/2018	2,786.57	17.45%	140% / 8.50%	8.50%	140% / 8.50%
4/10/2017	2,357.16	4/10/2018	2,656.87	12.71%	140% / 8.50%	8.50%	140% / 8.50%
5/10/2017	2,399.63	5/10/2018	2,723.07	13.48%	140% / 8.50%	8.50%	140% / 8.50%
6/10/2017	2,431.77	6/10/2018	2,779.03	14.28%	140% / 8.50%	8.50%	140% / 8.50%
7/10/2017	2,427.43	7/10/2018	2,793.84	15.09%	140% / 8.50%	8.50%	140% / 8.50%
8/10/2017	2,438.21	8/10/2018	2,833.28	16.20%	140% / 8.50%	8.50%	140% / 8.50%
9/10/2017	2,461.43	9/10/2018	2,877.13	16.89%	140% / 8.50%	8.50%	140% / 8.50%
10/10/2017	2,550.64	10/10/2018	2,785.68	9.21%	140% / 8.50%	8.50%	140% / 8.50%
11/10/2017	2,582.30	11/10/2018	2,781.01	7.70%	140% / 8.50%	8.50%	140% / 8.50%
12/10/2017	2,651.50	12/10/2018	2,637.72	(0.52%)	140% / 8.50%	0.00%	140% / 8.50%

### 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
1/10/2017	2,268.90	1/10/2018	2,748.23	21.13%	65%	13.73%	65%
2/10/2017	2,316.10	2/10/2018	2,619.55	13.10%	65%	8.52%	65%
3/10/2017	2,372.60	3/10/2018	2,786.57	17.45%	65%	11.34%	65%
4/10/2017	2,357.16	4/10/2018	2,656.87	12.71%	65%	8.26%	65%
5/10/2017	2,399.63	5/10/2018	2,723.07	13.48%	65%	8.76%	65%
6/10/2017	2,431.77	6/10/2018	2,779.03	14.28%	65%	9.28%	65%
7/10/2017	2,427.43	7/10/2018	2,793.84	15.09%	65%	9.81%	65%
8/10/2017	2,438.21	8/10/2018	2,833.28	16.20%	65%	10.53%	65%
9/10/2017	2,461.43	9/10/2018	2,877.13	16.89%	65%	10.98%	65%
10/10/2017	2,550.64	10/10/2018	2,785.68	9.21%	65%	5.99%	65%
11/10/2017	2,582.30	11/10/2018	2,781.01	7.70%	65%	5.00%	65%
12/10/2017	2,651.50	12/10/2018	2,637.72	(0.52%)	65%	0.00%	65%



## 2017 CREDITING RATE HISTORY

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL 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
3/10/2016	1,989.57	3/10/2017	2,372.60	19.25%	11.50%	11.50%	11.50%
4/10/2016	2,047.60	4/10/2017	2,357.16	15.12%	11.50%	11.50%	11.50%
5/10/2016	2,084.39	5/10/2017	2,399.63	15.12%	11.50%	11.50%	11.50%
6/10/2016	2,096.07	6/10/2017	2,431.77	16.02%	11.50%	11.50%	11.50%
7/10/2016	2,129.90	7/10/2017	2,427.43	13.97%	11.50%	11.50%	11.50%
8/10/2016	2,175.49	8/10/2017	2,438.21	12.08%	11.50%	11.50%	11.50%
9/10/2016	2,127.81	9/10/2017	2,461.43	15.68%	11.50%	11.50%	11.50%
10/10/2016	2,163.66	10/10/2017	2,550.64	17.89%	11.50%	11.50%	11.50%
11/10/2016	2,167.48	11/10/2017	2,582.30	19.14%	11.50%	11.50%	11.50%
12/10/2016	2,259.53	12/10/2017	2,651.50	17.35%	11.50%	11.50%	11.50%

### 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
3/10/2016	1,989.57	3/10/2017	2,372.60	19.25%	140% / 8.50%	8.50%	140% / 8.50%
4/10/2016	2,047.60	4/10/2017	2,357.16	15.12%	140% / 8.50%	8.50%	140% / 8.50%
5/10/2016	2,084.39	5/10/2017	2,399.63	15.12%	140% / 8.50%	8.50%	140% / 8.50%
6/10/2016	2,096.07	6/10/2017	2,431.77	16.02%	140% / 8.50%	8.50%	140% / 8.50%
7/10/2016	2,129.90	7/10/2017	2,427.43	13.97%	140% / 8.50%	8.50%	140% / 8.50%
8/10/2016	2,175.49	8/10/2017	2,438.21	12.08%	140% / 8.50%	8.50%	140% / 8.50%
9/10/2016	2,127.81	9/10/2017	2,461.43	15.68%	140% / 8.50%	8.50%	140% / 8.50%
10/10/2016	2,163.66	10/10/2017	2,550.64	17.89%	140% / 8.50%	8.50%	140% / 8.50%
11/10/2016	2,167.48	11/10/2017	2,582.30	19.14%	140% / 8.50%	8.50%	140% / 8.50%
12/10/2016	2,259.53	12/10/2017	2,651.50	17.35%	140% / 8.50%	8.50%	140% / 8.50%

### 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
3/10/2016	1,989.57	3/10/2017	2,372.60	19.25%	65%	12.51%	65%
4/10/2016	2,047.60	4/10/2017	2,357.16	15.12%	65%	9.83%	65%
5/10/2016	2,084.39	5/10/2017	2,399.63	15.12%	65%	9.83%	65%
6/10/2016	2,096.07	6/10/2017	2,431.77	16.02%	65%	10.41%	65%
7/10/2016	2,129.90	7/10/2017	2,427.43	13.97%	65%	9.08%	65%
8/10/2016	2,175.49	8/10/2017	2,438.21	12.08%	65%	7.85%	65%
9/10/2016	2,127.81	9/10/2017	2,461.43	15.68%	65%	10.19%	65%
10/10/2016	2,163.66	10/10/2017	2,550.64	17.89%	65%	11.63%	65%
11/10/2016	2,167.48	11/10/2017	2,582.30	19.14%	65%	12.44%	65%
12/10/2016	2,259.53	12/10/2017	2,651.50	17.35%	65%	11.28%	65%



## About Our Company

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### 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

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#### **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.

All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

Income Advantage<sup>SM</sup> – GPT Sex Distinct Policy Forms: ICC15L123P or state equivalent. In FL, D501LFL14P. GPT Unisex Policy Forms: ICC15L124P or state equivalent. In FL, D502LFL14P.

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.