

Introducing Ultra-PremierSM

A New Single Premium
Deferred Annuity



More Competitive Rates for Your Customers

The new Ultra-Premier annuity is designed to offer your customers more competitive interest rates, while providing them with a safe, secure place for their money to grow.

Ultra-Premier joins our current Ultra-Secure Plus product to provide you with a suite of deferred annuity products designed to meet your clients' unique needs:

- **Ultra-Premier** - provides a higher crediting rate for clients looking for greater growth potential
- **Ultra-Secure Plus** - includes a return of premium feature for clients who want this additional layer of security

Deferred Annuity Rates (as of March 15, 2019)

Rates are subject to change and can be found on the Annuity page of Sales Professional Access.

	Ultra-Premier	Ultra-Secure Plus*
5-year	3.15%	2.50%
7-year	3.40%	2.75%

*Ultra-Secure Plus offers an additional 0.15% for account values of \$50,000 or more.

A Product Comparison

	Ultra-Premier	Ultra-Secure Plus
Interest rate	Highly competitive	Competitive, with an additional bonus rate for account values of \$50,000 or more
Guarantee period options	5 and 7 years	
Minimum premium requirement	\$25,000	\$5,000
Return of premium feature	No	Yes
Waiver of Surrender Charges	Yes, for: <ul style="list-style-type: none"> • Confinement to a Hospital or Long-Term Care Facility • Disability • Death of a Spouse or Minor Dependent • Transplant Surgery 	<ul style="list-style-type: none"> • Unemployment • Terminal Illness • Damage to Your Residence
Free withdrawal	10 percent of the accumulated policy value per year, beginning in the first year	
Minimum guaranteed interest rate	0.50%	1.00%
Surrender charge schedule	5-year: 9%, 9%, 8%, 7%, 6% 7-year: 9%, 9%, 8%, 7%, 6%, 5%, 4%	5-year: 6%, 6%, 6%, 6%, 5% 7-year: 6%, 6%, 6%, 6%, 5%, 4%, 3%

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

The Ideal Target Market

While a deferred annuity is a solid investment option for customers of any age, customers who typically buy deferred annuities:

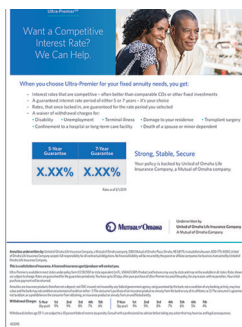
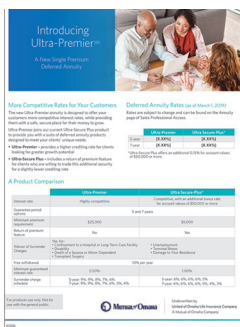
- Are looking for a better interest rate than a certificate of deposit offers
- Have recently retired and are looking to roll over a portion of their retirement funds
- Have been retired for several years and want a safe option for their money
- Are within 10 years of retirement – there’s a trend toward people buying deferred annuities at a younger age

Materials That Can Help You Sell Ultra-Premier

The following materials are available on Forms & Materials and can also be ordered through your normal supply channels:

- Customer brochure
- Customer highlight sheet
- Annuity product comparison brochure (producer use only)

An Ultra-Premier customer rate sheet is also available and can be downloaded from the Annuity page of the Sales Professional Access website.



State Approvals

As of March 15, 2019, Ultra-Premier is approved in all states except California, Delaware, Montana and New Jersey.

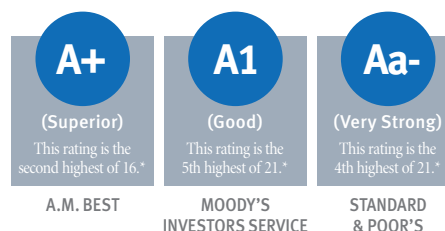
Annuity Suitability Training

There will be no additional training requirements for producers who have already completed our annuity suitability training. Producers who have not completed the training must go to the Sales Professional Access website, take the suitability training and submit the Certificate and Acknowledgment form.

Backing of a Strong Company

Your customers can feel secure in purchasing – and you’ll be confident in selling – a financial product from United of Omaha Life Insurance Company, a Mutual of Omaha company.

Current Industry Ratings (as of March 1, 2019)



Contact your sales team to learn more about Ultra-Premier.

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life’s transitions by providing an array of insurance, financial and banking products.