

ULTRA-INCOME

Securing your financial needs.



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

ULTRA-INCOME



Single Premium Immediate Annuity

Annuities underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com



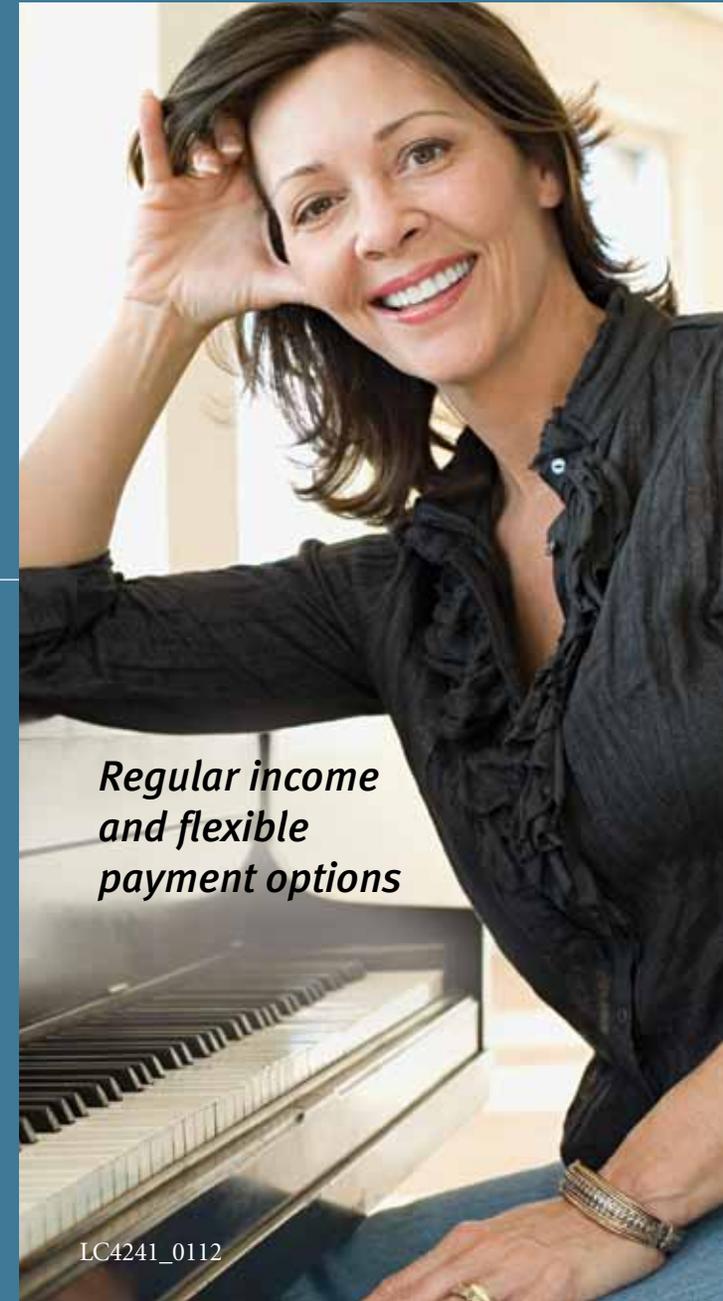
Insurance and annuity products:

- are not deposits
- are not guaranteed by the bank or its affiliates
- are not insured by the FDIC or any other federal government agency, and
- may decrease in value

Premium taxes incurred may be deducted from your policy in applicable states.

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.

Ultra-Income is not available in all states. Coverage may vary by state. Exclusions and limitations may apply. Policy Forms C499LNA08P or state equivalent; (in FL, C667LFL08P; in LA, C511LLA08P; in OK, C514LOK08P; in TX, C558LTX08P; in PA, C556LPA08P; in NC, C516LNC08P; in OR, C555LOR08P).



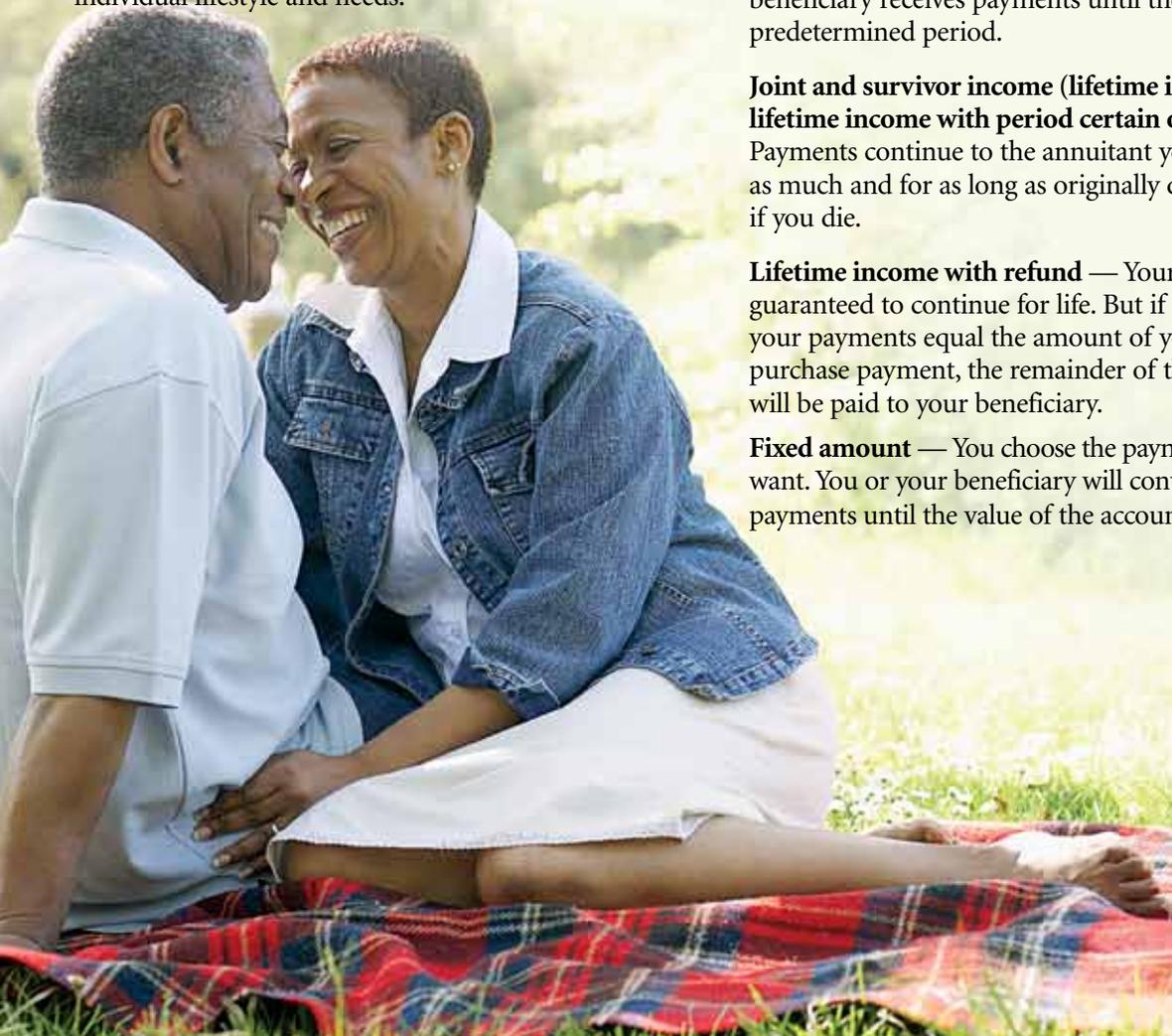
**Regular income
and flexible
payment options**

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Having a dependable income stream can make your life a lot easier. You could use that money to supplement your Social Security or pension payments, to put in your retirement savings or to provide for your loved ones if you die.

The question is, how do you get that dependable income stream? An investment, like Ultra-Income from United of Omaha Life Insurance Company, is one way.

Ultra-Income is an immediate annuity and it can help provide you regular income for the rest of your life. And the contract is flexible. You can choose the way income is paid based on your individual lifestyle and needs.



Payment options

Consider three factors to help select the payout option that best fits your needs. How much money would you like to receive as periodic payments? How often would you like your payments? How long would you like your income to continue?

The payout options you have to choose from include:

Lifetime income — Guarantees you steady income for the rest of your life, even if the payments exceed the value of your initial purchase.

Lifetime income with period certain — You get regular income payments for a predetermined period of time. If you die before the period ends, your beneficiary receives payments until the end of the predetermined period.

Joint and survivor income (lifetime income or lifetime income with period certain only) — Payments continue to the annuitant you select, for as much and for as long as originally determined, if you die.

Lifetime income with refund — Your payments are guaranteed to continue for life. But if you die before your payments equal the amount of your initial purchase payment, the remainder of the payments will be paid to your beneficiary.

Fixed amount — You choose the payment amount you want. You or your beneficiary will continue to receive payments until the value of the account is paid out.

Fixed period — You choose how long you would like your payments to last. Payments will continue for you or your beneficiary for the length of time you choose.

Increased payouts

If you have certain health conditions, you can receive larger payouts without increasing your premium.

Flexibility to meet your changing needs

You can personalize your Ultra-Income policy to meet your changing needs, including:

- Choose a fixed percentage increase that will help your payments keep pace with inflation
- Select the varying payment option to adjust the amounts you are paid to the way you pay your bills
- Increase your income payments by a certain dollar amount every year
- Select the electronic funds transfer option and your income payments will be deposited directly into your checking account

Receiving payments

You must start receiving payments within 13 months after your initial purchase of an Ultra-Income plan. If you do not select a payment option within 13 months, your purchase payment may be considered as a deferred annuity for tax purposes.

Scheduling payments

You can receive your payments in monthly, semiannual or annual distributions — whatever best fits your needs.

Please contact a United of Omaha Life Insurance Company representative for more information on how Ultra-Income can benefit you.