ULTRA ADVANTAGE FIA®

WAIVER OF WITHDRAWAL CHARGES

Flexibility When Life Happens

The Client Dilemma

Many clients understand the importance of saving for retirement. But they often have one big concern: What if I need access to the money I've saved?

Clients want long-term growth potential and protection, but they may hesitate if they feel their money will be locked away. Concerns about withdrawal charges can make some clients delay a decision, even when they know retirement planning is important. That's where flexibility can help.

The Opportunity

A retirement strategy should help clients plan for the future without ignoring the unexpected moments that can happen along the way.

Some clients may leave money in accounts with easier access, but those options may offer limited growth potential. Others may be interested in tax-deferred growth, downside protection and long-term accumulation — but only if they know they have access options when life changes.

With the right annuity design, clients can commit to a long-term retirement strategy while maintaining meaningful flexibility.

The Solution: Mutual of Omaha's Ultra Advantage FIA®

Ultra Advantage FIA® offers competitive crediting potential, market downside protection and tax-deferred growth. It also includes waiver of withdrawal charge provisions designed to help address real-world planning concerns.

That means clients may be able to access their money without withdrawal charges in certain qualifying situations.

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Mutual of Omaha

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

The Solution: Mutual of Omaha's Ultra Advantage FIA® (Continued)

Access For Unexpected Life Events

Ultra Advantage FIA may waive withdrawal charges for qualifying events* such as:

- Confinement to a hospital or long-term care facility
- Unemployment after benefits have been received for at least 60 days
- Disability, if the owner has been totally disabled for more than 90 continuous days
- Terminal illness
- Death of a spouse or minor dependent child
- Damage exceeding $50,000 to the owner's primary residence
- Organ transplant surgery

Access For Planned Liquidity

Ultra Advantage FIA also provides access for planned withdrawals:

- Clients may withdraw up to 10% of the contract value each year without withdrawal charges.
- Unused withdrawal amounts may roll forward, allowing access of up to 25% in a later year.

These features can help clients feel more comfortable planning for the long term, knowing they have options if their needs change.

Why Mutual of Omaha

Clients don't just choose a product. They choose the company behind it.

Mutual of Omaha has a long-standing reputation for financial strength, stability and customer-focused solutions. With Ultra Advantage FIA, clients can balance growth potential, protection and flexibility as they prepare for retirement.

The Takeaway

Ultra Advantage FIA may be a good fit for clients who want:

- Growth potential with downside protection
- Tax-deferred accumulation
- Access options for qualifying life events
- Built-in flexibility for planned withdrawals
- A long-term strategy that still accounts for the unexpected

*Clients should refer to the policy and approved materials for complete details, including eligibility requirements, limitations and state availability.

Learn More: Help your clients plan for the future without giving up flexibility today

Contact your Mutual of Omaha Sales Director to learn how Ultra Advantage FIA can support long-term retirement strategies while helping clients stay prepared for life's unexpected events.