

# Choosing the Right Annuity

There might be a perception that annuities are complex and maybe even a risky option. However, fixed annuities can be a reliable and low risk product to help individuals meet their retirement goals.

Here's a guide to help you determine which type of fixed annuity best meets an individual's needs.



## Accumulation Phase

**Ideal for:** Individuals looking to grow tax-deferred money over time that can be used as income during their retirement years.

### Ultra-Premier, Ultra-Secure Plus and Ultra Advantage FIA

- Money grows on a tax-deferred basis
- **Ultra-Premier** offers our most competitive fixed interest rate with a guaranteed interest rate period of either 5 or 7 years
- **Ultra-Secure** offers guaranteed interest rate periods of 5 or 7 years, an added 0.15% interest rate for accumulation values over \$50,000 and guarantees a return of premium at any time
- **Ultra Advantage FIA** is available with a 3-, 4-, 5-, 7- or 10-year annuity surrender charge schedule
  - Comes with a choice of five indexed interest crediting strategies and a fixed account
  - Offers a cumulative withdrawal feature for penalty-free withdrawals<sup>1\*</sup>
- Free access to money if certain life events occur, such as hospitalization, unemployment, damage to their residence or more

### Bonus Flexible Annuity

- Offers bonus interest rate opportunities\*\*
  - An additional 1% interest rate is credited to purchase payments received during the first 12 months
  - An additional 0.15% interest rate is available for accumulation values equal to or over \$50,000
- Flexible contribution options allow a lower initial deposit of \$5,000, with regular ongoing contributions monthly, quarterly, semiannually or annually

#### Tip:

Conservative individuals may want to consider fixed-rate deferred annuities as a higher yielding alternative to certificates of deposit (CDs) and a principal protected alternative to bonds.

## Immediate Distribution Phase

**Ideal for:** Individuals looking for a guaranteed, reliable income stream to help them live a comfortable retirement.

### Ultra-Income

- Provides guaranteed income with a variety of payment options to choose from
- Optional cost of living increase provides an annual benefit increase of up to 6%
- Impaired Risk/Substandard Underwriting is available and allows for larger payouts without increasing the premium for those with health problems that may limit their life expectancy

### Income Access

- Provides lifetime guaranteed income
- Allows access to money in the annuity if needed for any reason until initial premium has been received through income payments
- Beneficiary receives any remaining premium not already received through income payments when the owner dies
- Optional features for inflation protection or payment increases if confined in a nursing home

#### Tip:

Impaired Risk/Substandard Underwriting is benefit available for Ultra-Income. Impaired Risk/Substandard Underwriting allows for larger payouts without increasing premium for individuals who are seeking guaranteed lifetime income and have health problems that may limit their life expectancy.

## Deferred Distribution Phase

**Ideal for:** Individuals who need a secondary income source and want to turn a portion of their retirement savings into reliable income.

### Deferred Income Protector

- Provides guaranteed income that can begin from 2 to 40 years after the contract is purchased
- Offers a variety of payment options to choose from
- Optional annual income increase option provides annual benefit increase up to 3%
- Flexible contribution options allow for additional premiums to be added up to 2 years before income payments are scheduled to start
- Acts like a personal pension plan for individuals getting close to retirement
- Can also be used as "longevity insurance" by providing security against outliving existing assets at advanced ages
- Deferred Income Protector is a great solution for individuals who don't have an employer-sponsored pension and are seeking a financial solution that acts as a self-funding pension to help guarantee a portion of their retirement income

#### Tip:

Deferred Income Protector is a great solution for individuals who don't have an employer-sponsored pension and are seeking a financial solution that acts as a self-funding pension to help guarantee a portion of their retirement income.

<sup>1</sup>The cumulative free withdrawal amount begins at 10% of your purchase payments and can grow to as much as 25% of the accumulation value.

\*Withdrawals before age 59½ are subject to a 10% federal income tax penalty.

\*\*Minimum guaranteed rates may vary by state.

# Comparing Our Annuities

The chart below is a great snapshot to help you compare the important features and benefits of our annuity products.

Product Features	Accumulation Phase				Immediate Distribution Phase		Deferred Distribution Phases
	Ultra Advantage <sup>SM</sup> FIA	Ultra-Premier <sup>SM</sup>	Ultra-Secure <sup>®</sup> Plus	Bonus Flex Annuity	Ultra-Income	Income Access	Deferred Income Protector <sup>SM</sup>
Access to Money	Yes	Yes	Yes	Yes		Yes	
Additional Interest Rate Option			Yes	Yes			
Age Rating Option					Yes		
Annuitization Available After 2nd Contract Year	Yes	Yes	Yes	Yes			
Bonus Interest Rate (First Year)				Yes			
Choice of Payment Frequencies	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Death Benefit	Yes	Yes	Yes	Yes	Optional	Yes	Optional
Extended Deferral Option							Yes
Fixed Rate of Return	Optional	Yes	Yes	Yes			
Flexible Contribution Options				Yes			Yes
Guaranteed Income at Retirement	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Income Advance Option							Yes
Inflation/Cost-of-Living Adjustment Option					Yes	Yes	Yes
Index Interest Crediting Strategies	Yes						
Interest Rate Guarantee	Yes	Yes	Yes	Yes			
Joint Life Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Multi-Year Guaranteed Rates	Optional	Yes	Yes				
Multiple Payout Options	Yes	Yes	Yes	Yes	Yes		Yes
Payment Increase for Nursing Home Stay						Yes	
Reliable Lifetime Income					Yes	Yes	Yes
Return of Premium Feature	Optional		Yes		Optional	Yes	Optional
Supplement to Retirement Income					Yes	Yes	Yes
Systematic Investment Program				Yes			
Systematic Withdrawal Option	Yes	Yes	Yes	Yes			
Tax Deferred on Growth	Yes	Yes	Yes	Yes			
Waiver of Withdrawal Charges	Yes	Yes	Yes				
10% Annual Withdrawal — No Surrender Charge	Immediately with Cumulative Free Withdrawal	Immediately	Immediately	Immediately			
1035 Exchange Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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Deferred Income Protector<sup>SM</sup> — Policy Forms ICC15L130P or state equivalent. In FL: D526LFL15P.

Ultra-Income — 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.

Income Access — Policy Forms 6954L-0602 or state equivalent. In FL, 6969L-0602; In OK, 6960L-0602; In OR, 6961L-0602; In PA, 6962L-0602; In TX 6975L-0602.

Bonus Flex Annuity — Policy Forms D162LNA10P or state equivalent. In FL, D178LFL10P; In OR, D182LOR10P.

Ultra-Premier<sup>SM</sup> — Policy form ICC18L195P or state equivalent. In FL, V004LFL18P.

Ultra-Secure<sup>®</sup> Plus — Policy form C970LNA09P or state equivalent. In FL, C971LFL09P.

Ultra Advantage<sup>SM</sup> FIA — Policy form ICC24L234P or state equivalent. In FL, D853LFL24P.



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