

SERFF Tracking Number: UNTD-125966720 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41207  
Company Tracking Number: 620-GAQR-09  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: 401(k) Table B  
Project Name/Number: 620-GAQR-09/620-GAQR-09

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: 401(k) Table B

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: UNTD-125966720 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 620-GAQR-09

Co Status:

Authors: Phyllis Gunter, Jake

Curtiss, Lisa Lehan, Amy

Lawrenson, Shannon Taylor

Date Submitted: 12/29/2008

State Tr Num: 41207

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 01/06/2009

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: 01/05/2009

State Filing Description:

## General Information

Project Name: 620-GAQR-09

Project Number: 620-GAQR-09

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/06/2009

State Status Changed: 01/06/2009

Corresponding Filing Tracking Number:

Filing Description:

NE ID No. 76860

NAIC ID No. 261-69868

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Deemer Date:

Re: Filing Type: For Informational Purposes

Form Number: 620-GAQR-09; Rider

*SERFF Tracking Number:* UNTD-125966720 *State:* Arkansas  
*Filing Company:* United of Omaha Life Insurance Company *State Tracking Number:* 41207  
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Dear Filing Analyst:

Enclosed and submitted for informational purposes only is United's Rider, Form 620-GAQR-09. This form will replace Form 620-GAQC-08, which was filed for informational purposes and approved by your Department on June 20, 2008. Form 620-GAQR-09 was filed with the Nebraska Department of insurance on December 23, 2008 and is pending approval at this time.

We are filing Form 620-GAQR-09 with your department to indicate the changes made to the investment options (subaccounts) offered under the separate account. These changes include the addition of the following investment options to the fund line-up: BlackRock Capital Appreciation Portfolio, Franklin Growth Fund, Metropolitan West Total Return Bond Fund, PIMCO Total Return Fund, and Vanguard Morgan Growth Fund. In addition, the following investment options will be removed from the fund line-up due to performance issues: Davis Opportunity Fund, Legg Mason Partners Aggressive Growth Fund and Loomis Sayles Growth Fund.

We wish to reserve the right to make variations to the following provisions for each of the Subaccounts set forth in Form 620-GAQR-09: Subaccount name and investment manager; type of underlying investment; investment objective; investment fee paid; and special provisions. Pursuant to the terms of the Contract, the Contractholder would be notified of any proposed change and is given the right to terminate the Contract should it object to such change. As such changes would be infrequent and the impact on Contractholders would be insignificant, it is our understanding that formal review and approval by your Department is not required. Please let us know if this is incorrect.

The [bracketed] text indicates variable material that is subject to change, including effective date and contract number. These forms are in final printed form and may be subject to change regarding paper stock, print style, and corporate logo. These forms do not contain any provisions that we know to be controversial by industry or company standards.

Your rapid response would be greatly appreciated. If you have any questions regarding this informational filing, please contact Amy Lawrenson at (800) 843-2455, ext. 6927 or via email at amy.lawrenson@mutualofomaha.com, or via fax at (402) 351-6927. You may also contact me directly as follows:

Lisa M. Lehan  
Director, Compliance  
Retirement Plans Division

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United of Omaha Insurance Company  
Mutual of Omaha Plaza  
Omaha, Nebraska 68175  
(800) 843-2455, ext. 4188

Sincerely,

Lisa M. Lehan  
Director, Compliance  
Retirement Plans Division

Enclosure

## Company and Contact

### Filing Contact Information

Amy Lawrenson, Compliance Consultant amy.lawrenson@mutualofomaha.com  
Mutual of Omaha (402) 351-6927 [Phone]  
Omaha, NE 68175-0001 (402) 997-1901[FAX]

### Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska  
S-4, Retirement Plans Division Group Code: 261 Company Type:  
Mutual of Omaha Plaza  
Omaha, NE 68175 Group Name: State ID Number:  
(402) 351-6926 ext. [Phone] FEIN Number: 47-0322111  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:

*SERFF Tracking Number:*      *UNTD-125966720*                      *State:*                      *Arkansas*  
*Filing Company:*              *United of Omaha Life Insurance Company*      *State Tracking Number:*      *41207*  
*Company Tracking Number:*      *620-GAQR-09*  
*TOI:*                      *A10 Annuities - Other*                      *Sub-TOI:*                      *A10.000 Annuities - Other*  
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*Per Company:*              *No*

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$20.00	12/29/2008	24726944

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/06/2009	01/06/2009

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## Disposition

Disposition Date: 01/06/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	401(k) Table B		Yes

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## Form Schedule

**Lead Form Number:** 620-GAQR-09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	620-GAQR-09	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	401(k) Table B	Initial		0	620-GAQR-09.pdf

**CONTRACT AMENDMENT RIDER ONE**

This Rider, effective [January 1, 2009], amends Group Annuity Contract [No. 12345] and is subject to all provisions of the Contract, which are not in conflict with this rider.

**TABLE B**

<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
<p>[AllianceBernstein Small/Mid Cap Value Fund</p> <p>Managed by AllianceBernstein L.P.]</p>	<p>[Mutual Fund</p> <p>Institutional Class]</p>	<p>[The fund seeks long-term growth of capital. The fund invests in a diversified portfolio of equity securities of companies with relatively small market capitalizations. Typically the fund invests in 60 to 110 companies. The fund's investment strategy emphasizes investment in companies that are determined by the Bernstein Value Equities research unit to be undervalued, using a fundamental value approach. The fund may also invest in securities issued by non-U.S. companies.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .10% of the average daily net assets of the fund shares will be paid by AllianceBernstein Investor Services, Inc. to United for shareholder services. .25% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]</p>

NOTE: Fund availability varies by Plan.

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Form 620-GAQR-09

Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
<p>[Allianz NFJ Dividend Value Fund</p> <p>Managed by NFJ Investment Group, LP]</p>	<p>[Mutual Fund Institutional Class]</p>	<p>[The fund seeks long-term growth of capital and income. The fund seeks to achieve its investment objective by normally investing at least 80% of its net assets in equity securities will invest a significant portion of its assets in common stocks of companies with market capitalizations of greater than \$2 billion. The fund may also invest a portion of its assets in non-U.S. securities, including emerging market securities.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund’s average daily net assets is charged by the mutual fund. .10% of the average daily net assets of the fund shares will be paid by Allianz Global Investors Fund Management LLC to United for shareholder services. .25% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund’s most current prospectus (e.g., redemption fees).]</p>
<p>[Artio International Equity Fund II</p> <p>Managed by Artio Global Management LLC]</p>	<p>[Mutual Fund Institutional Class]</p>	<p>[The fund seeks long term growth of capital. The fund seeks to achieve its goal by investing in a wide variety of international equity securities issued throughout the world. It may invest in “growth” or “value” securities.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund’s average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund’s most current prospectus (e.g., redemption fees).]</p>

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Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
<p>[BlackRock Capital Appreciation Portfolio</p> <p>Managed by BlackRock Advisors, LLC]</p>	<p>[Mutual Fund Institutional Class]</p>	<p>[The fund seeks to provide long-term growth of capital. The fund invests at least 80% of total assets in common and preferred stock and securities convertible into common and preferred stock of mid- and large-size companies. This Subaccount invests in shares of the BlackRock Capital Appreciation Portfolio.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .25% of the average daily net assets of the fund shares will be paid by BlackRock Advisors, LLC to United for shareholder services. .10% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]</p>
<p>[BlackRock High Yield Bond Portfolio</p> <p>Managed by BlackRock Advisors, LLC]</p>	<p>[Mutual Fund]</p>	<p>[The fund seeks to maximize total return consistent with income generation and prudent investment management. The fund invests primarily in non-investment grade bonds with maturities of ten years or less with at least 80% of its assets in high yield bonds, including convertible and preferred securities.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]</p>

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Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
[Bond Index Fund]	[Bank Collective Trust Fund]	[Seeks to match the total rate of return of the Barclays Capital Government Corporate Bond Index, gross of fees, during a calendar year to preserve capital and provide current income. This Subaccount invests in the SSgA Passive Government Credit Bond Index Securities Lending Fund Series A for which State Street Global Advisors is the investment manager.]	[An annual total investment fee of .49% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percent of the average daily net assets of the fund based on the following graded schedule; .10%, for the First \$100 million and .08% on assets above \$100 million. The total investment management fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]
[Causeway International Value Fund  Managed by Causeway Capital Management, LLC]	[Mutual Fund  Institutional Class]	[The fund seeks long-term growth of capital and income. The fund invests primarily in common stocks of companies in developed countries located outside the U.S. Normally, it invests at least 80% of total assets in stocks in at least ten foreign markets and invests the majority of total assets in companies that pay dividends or repurchase their shares. The fund may invest up to 30% of assets in stocks of companies located in any one country, except this limit is 35% in the U.K. It may invest up to 10% of total assets in companies in emerging markets.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]

NOTE: Fund availability varies by Plan.

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Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
[CCM Capital Appreciation Fund  Managed by Cadence Capital Management]	[Mutual Fund Institutional Class]	[The fund seeks growth of capital by investing in a portfolio of fundamentally sound larger-cap companies with fair prices and strong growth potential.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .10% of the average daily net assets of the fund shares will be paid by Allianz Global Investors Fund Management LLC to United for shareholder services. .25% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]
[Cohen & Steers Institutional Realty Shares  Managed by Cohen & Steers Capital Management, Inc.]	[Mutual Fund Institutional Class]	[The fund seeks maximum total return through both current income and capital appreciation by investing in real estate securities, primarily real estate investment trusts (REITs).]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

Form 620-GAQR-09

Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
<p>[Dreyfus/The Boston Company Small/Mid Cap Growth Portfolio</p> <p>Managed by The Boston Company Asset Management, LLC]</p>	<p>[Mutual Fund Institutional Class]</p>	<p>[The fund seeks long-term growth of capital. The fund invests, under normal circumstances, at least 80% of net assets (including for this purpose, borrowings for investment purposes) in equity securities of small cap and mid cap U.S. companies. The fund focuses on companies with total market capitalizations equal to or less than the total market capitalization of the largest company included in the Russell 2500 Growth Index.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average daily net assets of the fund shares will be paid by Mellon Funds Distributor, LP to United for shareholder services. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]</p>
<p>[Emerging Markets Index Fund</p> <p>Managed by State Street Global Investors]</p>	<p>[Bank Collective Trust Fund]</p>	<p>[The fund seeks to match closely the returns of the capitalization weighted MSCI Emerging Markets Index while providing daily liquidity.]</p>	<p>[An annual total investment fee of .60% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .25% for the first \$50 million, .20% for the next \$50 million, and .15% for any excess over \$100 million. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]</p>

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

Form 620-GAQR-09

Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
<p>[Evergreen Small-Mid Growth Fund</p> <p>Managed by Evergreen Investment Management Company, LLC]</p>	<p>[Mutual Fund Institutional Class]</p>	<p>[The fund seeks long-term capital growth. The fund invests primarily in common stocks of U.S. companies with small and medium market capitalizations that the fund's portfolio manager believes have the potential for above average growth. It invests at least 80% of assets in common stocks of small- and medium-sized U.S. companies. ]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]</p>
<p>[Franklin Growth Fund</p> <p>Managed by Franklin Advisors, Inc.]</p>	<p>[Mutual Fund Advisor Class]</p>	<p>[The fund seeks capital appreciation. The fund invests primarily in common stocks, across many industries, the managers believe are suitable for a buy-and-hold investment strategy. This Subaccount invests in shares of the Franklin Growth Fund.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .15% of the average daily net assets of the fund shares will be paid by Franklin Templeton Investor Services, LLC to United for shareholder services. .20% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]</p>

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Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
<p>[Goldman Sachs High Yield Fund</p> <p>Managed by Goldman Sachs Asset Management, LP]</p>	<p>[Mutual Fund Institutional Class]</p>	<p>[The fund seeks a high level of current income and may also consider the potential for capital appreciation. The fund invests, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes in high-yield, fixed-income securities that, at the time of purchase, are non-investment grade securities.]</p>	<p>[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .05% of the average daily net assets of the fund shares will be paid by Goldman Sachs Asset Management, LP to United for shareholder services. .30% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]</p>
<p>[Growth Fund RCM Capital Management LLC]</p>	<p>[Managed Portfolio]</p>	<p>[To provide long-term capital appreciation. This fund invests primarily in a broadly diversified portfolio of stocks, generally of larger United States-based companies that have above-average potential for growth, quality, and valuation.]</p>	<p>[An annual total investment fee of .90% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .42% for the first \$100 million, .25% for \$101 million-\$400 million, .20% for \$401 million-\$1 billion, and .15% for any excess over \$1 billion. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]</p>	<p>[None]</p>

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Growth Stock Index Fund  Managed by State Street Global Advisors]	[Bank Collective Trust Fund]	[Stock fund that invests in units of State Street Global Advisors Russell 1000 Growth Index Strategy, a bank collective trust for retirement plans. The fund seeks to track the performance, gross of fees, of an index that measures investment return of domestic large capitalization growth stocks.]	[An annual total investment fee of .38% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .08% for the first \$50 million, .06% for the next \$50 million and .04% for any excess over \$100 million. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]
[Harbor Capital Appreciation Fund  Managed by Harbor Capital Advisors]	[Mutual Fund Institutional Class]	[The fund seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion and above average prospects for growth.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]
[International Developed Countries Fund]	[Mutual Fund Causeway–Institutional Class  Artio–Institutional Class]	[Seeks long-term capital appreciation.  50% Causeway International Value Fund  50% Artio International Equity Fund II]	[As stated in each respective mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate daily net asset value of the Causeway fund and the Artio fund shares will be charged by United for services provided.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[International Emerging Markets Fund]	[Mutual Fund]	[The fund seeks to provide maximum total return, primarily through capital appreciation, by investing in securities of foreign issuers.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .20% of the average aggregate daily net asset value of the fund shares will be paid to United by the mutual fund distributor for services provided. .15% of the average aggregate daily net asset value of the International Emerging Markets Fund will be charged by United for services provided.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]
[International Stock Index Fund  Managed by State Street Global Advisors]	[Bank Collective Trust Fund]	[Stock fund that invests in units of State Street Global Advisors Daily MSCI EAFE Index Strategy, a bank collective trust for retirement plans. The fund seeks to track the performance of an index that measures investment return of stocks from developed markets outside North America.]	[An annual total investment fee of .48% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager .18% of the average daily net assets of the fund. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Lord Abbett All Value Fund  Managed by Lord, Abbett & Co., LLC]	[Mutual Fund Institutional Class]	[The fund seeks long-term growth of capital and income. The fund normally invests at least 50% of assets in equity securities of large, seasoned companies with market capitalizations of at least \$5 billion at the time of purchase. It may invest the remainder of assets in mid-sized and small company securities. The fund may also invest in convertible bonds and stocks, ADRs, options, warrants, obligations of the U.S. government and its agencies, commercial paper and repurchase agreements.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]
[Metropolitan West Total Return Bond Fund  Managed by Metropolitan West Asset Management, LLC]	[Mutual Fund Institutional Class]	[The fund seeks to maximize long-term total return. The fund is a core bond fund that seeks to outperform the Barclays Capital Aggregate Index while maintaining overall risk similar to the index. This Subaccount invests in shares of the Metropolitan West Total Return Bond Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .35% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]
[Mutual Directions I (Conservative)]	[Asset Allocation Model]	[50% Stable Value Fund <sup>1</sup> 30% Bond Index Fund 20% Stock Market Index Fund]	[.05% portfolio expense will be paid to United.]	[Not available to employer directed plans, e.g., Defined Benefit.]

<sup>1</sup> Subaccount not available for Participant directed investment on a stand alone basis.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Mutual Directions II (Moderately Conservative)]	[Asset Allocation Model]	[30% Stable Value Fund <sup>2</sup> 30% Bond Index Fund 15% Stock Market Index Fund 10% International Developed Countries Fund 5% Strategic Value Fund 5% Growth Fund 5% Small Company Fund]	[.05% portfolio expense will be paid to United.]	[Not available to employer directed plans, e.g., Defined Benefit.]
[Mutual Directions III (Moderate)]	[Asset Allocation Model]	[40% Bond Index Fund 15% Stock Market Index Fund 10% Strategic Value Fund 10% Growth Fund 15% International Developed Countries Fund 10% Small Company Fund]	[.05% portfolio expense will be paid to United.]	[No additional special provisions]
[Mutual Directions IV (Moderately Aggressive)]	[Asset Allocation Model]	[20% Bond Index Fund 15% Stock Market Index Fund 15% Strategic Value Fund 15% Growth Fund 15% International Developed Countries Fund 15% Small Company Fund 5% Emerging Markets Index Fund]	[.05% portfolio expense will be paid to United.]	[No additional special provisions]

<sup>2</sup> Subaccount not available for Participant directed investment on a stand alone basis.

NOTE: Fund availability varies by Plan.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Mutual Directions V (Aggressive)]	[Asset Allocation Model]	[20% Strategic Value Fund 20% Growth Fund 20% Small Company Fund 20% International Developed Countries Fund 15% Stock Market Index Fund 5% Emerging Markets Index Fund]	[.05% portfolio expense will be paid to United.]	[No additional special provisions]
[Mutual GlidePath 2005  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2005 Fund.]	[A total investment fee of .88% is charged based on the fund's average daily net assets by the collective trust, which includes a .53% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>3</sup> ]	[None]
[Mutual GlidePath 2010  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2010 Fund.]	[A total investment fee of .90% is charged based on the fund's average daily net assets by the collective trust, which includes a .55% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>4</sup> ]	[None]

<sup>3</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

<sup>4</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Mutual GlidePath 2015  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2015 Fund.]	[A total investment fee of .91% is charged based on the fund's average daily net assets by the collective trust, which includes a .56% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>5</sup> ]	[None]
[Mutual GlidePath 2020  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2020 Fund.]	[A total investment fee of .91% is charged based on the fund's average daily net assets by the collective trust, which includes a .56% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>6</sup> ]	[None]

<sup>5</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

<sup>6</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Mutual GlidePath 2025  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2025 Fund.]	[A total investment fee of .91% is charged based on the fund's average daily net assets by the collective trust, which includes a .56% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>7</sup> ]	[None]
[Mutual GlidePath 2030  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2030 Fund.]	[A total investment fee of .88% is charged based on the fund's average daily net assets by the collective trust, which includes a .53% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>8</sup> ]	[None]

<sup>7</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

<sup>8</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Mutual GlidePath 2035  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2035 Fund.]	[A total investment fee of .88% is charged based on the fund's average daily net assets by the collective trust, which includes a .53% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>9</sup> ]	[None]
[Mutual GlidePath 2040  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2040 Fund.]	[A total investment fee of .88% is charged based on the fund's average daily net assets by the collective trust, which includes a .53% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>10</sup> ]	[None]

<sup>9</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

<sup>10</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Mutual GlidePath 2045  Managed by AST Capital Trust Company]	[Bank Collective Trust Fund]	[Seeks to achieve long-term capital growth by investing in a diversified mix of asset classes and investment styles, which becomes increasingly conservative over time.  This subaccount invests in the Callan GlidePath 2045 Fund.]	[A total investment fee of .88% is charged based on the fund's average daily net assets by the collective trust, which includes a .53% average investment fee of the underlying Callan GlidePath Fund, and a .35% charge by United for services provided. <sup>11</sup> ]	[None]
[Oppenheimer Global Fund  Managed by OppenheimerFunds, Inc.]	[Mutual Fund Institutional Class]	[The fund seeks capital appreciation. The fund invests mainly in common stocks of U.S. and foreign companies without limit in any country, including countries with developed or emerging markets. It currently emphasizes its investments in developed markets such as the United States, Western European countries and Japan. The fund does not limit investments in a particular capitalization range, but primarily invests in mid- and large-cap companies. ]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .15% of the average daily net assets of the fund shares will be paid by OppenheimerFunds, Inc. to United for shareholder services. .20% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]

<sup>11</sup> The average investment fee is for illustrative purposes only and has been constructed according to the target allocations of each Fund. Actual investment fees accrue according to each underlying offering's position each day and are subject to change. The average investment fee includes a .20% charge by the trustee for services provided.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[PIMCO Total Return Fund  Managed by Pacific Investment Management Company, LLC]	[Mutual Fund Institutional Class]	[The fund seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund seeks to achieve its investment objective by investing under normal circumstances at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities. This Subaccount invests in shares of the PIMCO Total Return Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .35% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]
[Rainier Small/Mid Cap Equity Portfolio  Managed by Rainier Investment Management]	[Mutual Fund Institutional Class]	[The fund seeks to maximize long-term appreciation by investing primarily (at least 80% of its assets) in the equity securities of small- and mid-capitalization U.S.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus.]
[Royce Total Return Fund  Managed by Royce & Associates]	[Mutual Fund Investor Class]	[The fund seeks both long-term growth of capital and current income. The fund invests in a diversified portfolio of primarily dividend-paying securities issued by small- and micro-cap companies.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .10% of the average daily net assets of the fund shares will be paid by Royce to United for shareholder services. .20% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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Subaccount Name	Type of Investment	Investment Objective or Subaccount Allocation	Fees Paid to United or to the Investment Manager	Special Provisions
<p>[Small Cap Stock Index Fund</p> <p>Managed by State Street Global Advisors]</p>	<p>[Bank Collective Trust Fund]</p>	<p>[A stock fund that invests in units of State Street Global Advisors Russell 2000 Index Strategy, a bank collective trust for retirement plans. The fund seeks to track the performance, gross of fees, of an index that measures investment return of domestic small capitalization stocks.]</p>	<p>[An annual total investment fee of .43% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .08% for the first \$50 million, .06% for the next \$50 million and .04% for any excess over \$100 million. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04]</p>	<p>[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]</p>

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Small Company Fund  Wellington Management Company, LLP, investment manager]	[Managed Portfolio]	[To provide capital appreciation. This fund invests primarily in stocks of small companies based in the United States with strong earnings and the potential for significant appreciation.]	[An annual total investment fee of 1.08% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager .60% of the average daily net assets of the fund. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[None]
[Stable Value Fund <sup>12</sup> ]	[Bank Collective Trust Fund]	[To preserve principal and income while maximizing current income. This Subaccount invests in the RiverSource Trust Income Fund IV, for which Ameriprise Trust Company is the investment manager.]	[An annual total investment fee of .45% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .20% for the first \$50 million, .15% for the next \$100 million, and .10% for any excess over \$150 million. The total investment management fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Withdrawals initiated by the Contractholder for purposes other than those specified in Section 4.03 of the Contract may be delayed for up to 12 months from the date of the request.]
[Stock Market Index Fund]	[Bank Collective Trust Fund]	[To provide long-term growth of principal and income. This Subaccount invests in the S&P 500 Flagship Fund Series A, for which State Street Global Advisors is the investment manager.]	[An annual total investment fee of .29% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager .05% of the average daily net assets of the fund. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]

<sup>12</sup> Subaccount not available for Participant directed investment on a stand alone basis.

NOTE: Fund availability varies by Plan.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Strategic Value Fund  Managed by Goldman Sachs Asset Management]	[Managed Portfolio]	[To provide long-term growth of capital. The fund invests primarily in large cap U.S. equity investments that are believed to be undervalued.]	[An annual total investment fee of .88% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .40% for the first \$100 million and .35% for any excess over \$100 million. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 & 3.04.]	[None]
[Target Small Capitalization Value Portfolio  Managed by Prudential Investments LLC]	[Mutual Fund]	[The fund seeks above-average capital appreciation by investing primarily in a diversified portfolio of common stocks that may be considered undervalued in the market. Normally, at least 80% of the portfolio will be invested in common stocks of small companies, which are defined as companies with market capitalizations comparable to those in the Russell 2000 Value Index.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .35% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[T. Rowe Price Growth Stock Fund  Managed by T. Rowe Price Associates, Inc.]	[Mutual Fund]	[The fund seeks to provide long-term capital growth, and secondarily, increasing dividend income by investing primarily in common stocks of well-established growth companies. This Subaccount invests in shares of the T. Rowe Price Growth Stock Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .10% of the average daily net assets of the fund shares will be paid by T. Rowe Price to United for shareholder services. .20% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus.]
[Value Stock Index Fund  Managed by State Street Global Advisors]	[Bank Collective Trust Fund]	[A stock fund that invests in units of State Street Global Advisors Russell 1000 Value Index Strategy, a bank collective trust for retirement plans. The fund, seeks to track the performance, gross of fees, of an index that measures investment return of domestic large capitalization value stocks.]	[An annual total investment fee of .38% based on the fund's average daily net assets will be paid to United. From this amount, United will pay to the investment manager a percentage of the average daily net assets of the fund based on the following graded schedule: .08% for the first \$50 million, .06% for the next \$50 million and .04% for any excess over \$100 million. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04]	[Distributions may be made in whole or in part with either cash or with securities of the fund at the trustee's discretion.]
[Vanguard® Global Equity Fund  Investment Advisor appointed by the Trustees of The Vanguard Group]	[Mutual Fund  Investor Shares]	[The fund seeks to provide long-term capital appreciation. This Subaccount invests in shares of the Vanguard Global Equity Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .35% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided. ]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Vanguard® Growth and Income Fund  Investment Advisor appointed by the Trustees of The Vanguard Group]	[Mutual Fund  Investor Shares]	[The fund seeks to provide total return greater than the return of the Standard & Poor's 500 Index. This Subaccount invests in shares of the Vanguard Growth & Income Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .20% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]
[Vanguard® Mid-Cap Index Fund  Managed by The Vanguard Group]	[Mutual Fund  Investor Shares]	[The fund seeks to track the performance of a benchmark index that measures the investment return of domestic mid-capitalization stocks.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .20% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]
[Vanguard® Morgan Growth Fund  Investment Advisor appointed by the Trustees of The Vanguard Group]	[Mutual Fund  Investor Shares]	[The fund seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of mid and large-capitalization U.S. companies whose revenues and/or earnings are expected to grow faster than those of the average company in the market. This Subaccount invests in shares of the Vanguard Morgan Growth Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .35% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]
[Vanguard® Windsor II Fund  Investment Advisor appointed by the Trustees of The Vanguard Group]	[Mutual Fund  Investor Shares]	[The fund seeks to provide long-term growth of capital. As a secondary objective, the fund seeks to provide some dividend income. This Subaccount invests in shares of the Vanguard Windsor II Fund.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. In addition, .20% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided. ]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., trading restrictions).]

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[Western Asset Core Plus Bond Portfolio  Managed by Western Asset Management Company]	[Mutual Fund  Institutional Class]	[The fund seeks to maximize total return by investing primarily in U.S. dollar-denominated fixed income securities and other debt instruments of domestic and foreign entities.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .30% of the average aggregate daily net asset value of the fund shares will be charged by United for services provided.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]
[William Blair Small-Mid Cap Growth I Fund  Managed by William Blair & Company, L.L.C.]	[Mutual Fund  Institutional Class]	[The fund seeks long-term capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in stocks of small and medium-sized domestic growth companies there are expected to experience solid growth in earnings.]	[As stated in the mutual fund prospectus, an annual total expense ratio based on the fund's average daily net assets is charged by the mutual fund. .15% of the average daily net assets of the fund shares will be paid by William Blair & Company, LLC to United for shareholder services. .20% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[Any special provisions, if applicable, will be stated in the mutual fund's most current prospectus (e.g., redemption fees).]
[401k Toolbox Managed Growth Fund <sup>13</sup>  Managed by PMFM, Inc.]	[Managed Portfolio]	[Seeks to achieve long-term capital appreciation, while maintaining a degree of emphasis on capital preservation.]	[.57% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[None]

<sup>13</sup> Subaccount not available for Participant directed investment on a stand alone basis.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

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<b>Subaccount Name</b>	<b>Type of Investment</b>	<b>Investment Objective or Subaccount Allocation</b>	<b>Fees Paid to United or to the Investment Manager</b>	<b>Special Provisions</b>
[401k Toolbox Managed Moderate Fund <sup>14</sup>  Managed by PMFM, Inc.]	[Managed Portfolio]	[Seeks to achieve long-term capital appreciation while maintaining a secondary emphasis on capital preservation.]	[.57% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[None]
[401k Toolbox Managed Conservative Fund <sup>15</sup>  Managed by PMFM, Inc.]	[Managed Portfolio]	[Seeks to achieve a balance between long-term capital appreciation and capital preservation.]	[.57% of the average aggregate net asset value of the fund shares will be charged by United for services provided. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04.]	[None]

UNITED OF OMAHA LIFE INSURANCE COMPANY

  
Corporate Secretary

December 23, 2008  
Date

<sup>14</sup> Subaccount not available for Participant directed investment on a stand alone basis.

<sup>15</sup> Subaccount not available for Participant directed investment on a stand alone basis.

NOTE: Fund availability varies by Plan.

The investment fee charged by the fund is in addition to the administrative fees set forth in the Contract.

Form 620-GAQR-09

*SERFF Tracking Number:*      *UNTD-125966720*                      *State:*                      *Arkansas*  
*Filing Company:*              *United of Omaha Life Insurance Company*      *State Tracking Number:*      *41207*  
*Company Tracking Number:*      *620-GAQR-09*  
*TOI:*                      *A10 Annuities - Other*                      *Sub-TOI:*                      *A10.000 Annuities - Other*  
*Product Name:*              *401(k) Table B*  
*Project Name/Number:*      *620-GAQR-09/620-GAQR-09*

## **Rate Information**

Rate data does NOT apply to filing.