

SERFF Tracking Number: MUTM-126411367 State: Arkansas  
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44280  
 Company Tracking Number: PHILIP BOLL  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.001 Fixed Premium  
 Product Name: 2010 Ultra Secure Redesign - C970LNA09P  
 Project Name/Number: 2010 Ultra Secure Redesign/C970LNA09P

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: 2010 Ultra Secure Redesign - C970LNA09P SERFF Tr Num: MUTM-126411367 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44280

Sub-TOI: A02I.001 Fixed Premium  
 Filing Type: Form

Co Tr Num: PHILIP BOLL

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Mary Cleasby, Kim Meyerring, Ellen Cochrane, Philip Boll

Disposition Date: 12/09/2009

Date Submitted: 12/08/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval  
 State Filing Description:

Implementation Date:

## General Information

Project Name: 2010 Ultra Secure Redesign  
 Project Number: C970LNA09P  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments: Nebraska, our domicile state, was filed on or about the same date.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 12/09/2009

Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 12/09/2009

Deemer Date:  
 Submitted By: Mary Cleasby  
 Filing Description:  
 RE: United of Omaha Life Insurance Company  
 NAIC #. 261-69868 FEIN 47-0322111  
 Individual Deferred Annuity

Created By: Mary Cleasby  
 Corresponding Filing Tracking Number:

SERFF Tracking Number: MUTM-126411367 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44280  
Company Tracking Number: PHILIP BOLL  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium  
Variable  
Product Name: 2010 Ultra Secure Redesign - C970LNA09P  
Project Name/Number: 2010 Ultra Secure Redesign/C970LNA09P

Form Numbers: C970LNA09P Single Premium Deferred Annuity Contract  
C963LNS09A Single Premium Deferred Annuity Application  
C970LNA09P DP5 Data Pages for Contract Form C970LNA09P with Five-Year Guarantee  
C970LNA09P DP7 Data Pages for Contract Form C970LNA09P with Seven-Year Guarantee  
C970LNA09P DP10 Data Pages for Contract Form C970LNA09P with Ten-Year Guarantee  
Actuarial Memorandum

On behalf of United of Omaha Life Insurance Company, I am submitting the above captioned forms in final printed format for your review and approval. These forms contain no unusual or controversial items according to normal company and industry standards. To the best of my knowledge, they comply with all your applicable statutes.

Forms C970LNA09P, C970LNA09P DP5, C970LNA09P DP7 will replace forms 7235L-0204, 7235L-0204 DP5, 7235L-0204 DP7, respectively, which were approved by your Department on January 24, 2004. Application form C963LNS09A is new and being filed to replace application B367LNA07A, which was approved by your Department on May 8, 2007. Form C970LNA09P DP10 is new and will not replace any previously approved form.

Form C970LNA09P is a single premium deferred annuity contract, which has an interest rate guarantee period that may be renewed at the end of each guarantee period. We will be offering 5-year, 7-year, and 10-year guarantee periods. Data pages C970LNA09P DP5, C970LNA09P DP7, and C970LNA09P DP10 will be used with the 5-year, 7-year, and 10-year guarantee periods, respectively. During the renewal period after the end of a multiyear guarantee period, the owner may choose to surrender the contract, continue the contract for a multiyear guarantee period of the same length of time, or continue the contract for a one-year guarantee period. During any multiyear guarantee period, the withdrawal charges shown on the data pages will apply. The contract also includes a market value adjustment feature, which is applied in addition to the withdrawal charges. The withdrawal charges and market value adjustment will not apply during a renewal period or a one-year guarantee period.

Initially, our career agents and independent brokers will offer this product for purchase with nonqualified and/or tax-qualified funds. It will be available to applicants through age 89. The minimum initial purchase payment required for this contract is \$5,000.

Annuity forms C970LNA09P, C970LNA09P DP5, C970LNA09P DP7 and C970LNA09P DP10 will be applied for using application form C963LNS09A. Application form C963LNS09A will also be used with existing deferred annuity contract forms 5678L-1194 and 5689L-1194 which were approved by your Department on January 6, 1995 and January 3, 1995, respectively. Form C970LNA09P will be used with endorsement forms 2519L-0601 and 2615L-1202 which were approved on April 9, 2001 and March 12, 2003, respectively.

Form C970LNA09P has achieved a minimum Flesch Score of 40. Form C963LNS09A has achieved a minimum Flesch Score of 40, when scored with the base contract.

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Variable  
Product Name: 2010 Ultra Secure Redesign - C970LNA09P  
Project Name/Number: 2010 Ultra Secure Redesign/C970LNA09P

The required filing materials and supporting actuarial memoranda are enclosed. Thank you for your consideration of this submission. Please feel free to contact me if you have any questions or concerns.

Sincerely,

Philip Boll  
Product and Advertising Compliance Analyst  
Regulatory Affairs  
Phone: 402-351-2449  
Fax: 402-351-5298  
E-mail: Philip.Boll@mutualofomaha.com

## Company and Contact

### Filing Contact Information

Philip Boll, Product & Advertising Compliance Analyst philip.boll@mutualofomaha.com  
Mutual of Omaha 402-351-2449 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska  
Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance  
Omaha, NE 68175 Group Name: State ID Number:  
(402) 351-6420 ext. [Phone] FEIN Number: 47-0322111

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

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Variable  
Product Name: 2010 Ultra Secure Redesign - C970LNA09P  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	12/08/2009	32569573

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/09/2009	12/09/2009



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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Certification of Compliance	Yes	Yes
Supporting Document	Filing Fee Form	Yes	Yes
Supporting Document	Statements of Variability	Yes	Yes
Supporting Document	Disclosures	Yes	Yes
Supporting Document	Summaries	Yes	Yes
Supporting Document	Annual Statements	Yes	Yes
Form	Single Premium Deferred Annuity Contract	Yes	Yes
Form	Single Premium Deferred Annuity Application	Yes	Yes
Form	Data Pages for C970LNA09P	Yes	Yes
Form	Data Pages for C970LNA09P	Yes	Yes
Form	Data Pages for C970LNA09P	Yes	Yes

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## Form Schedule

### Lead Form Number: C970LNA09P

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	C970LNA09P	Policy/Contract/Individual Certificate Single Premium Deferred Annuity Contract	Initial		0.000	C970LNA09P.pdf
	C963LNS09A	Application/Enrollment Form Single Premium Deferred Annuity Application	Initial		0.000	C963LNS09A.pdf
	C970LNA09P DP5	Other Data Pages for C970LNA09P	Initial		0.000	C970LNA09P DP5.pdf
	C970LNA09P DP7	Other Data Pages for C970LNA09P	Initial		0.000	C970LNA09P DP7.pdf
	C970LNA09P DP10	Other Data Pages for C970LNA09P	Initial		0.000	C970LNA09P DP10.pdf

a stock company

# Single Purchase Payment Deferred Annuity Contract

*United of Omaha Life Insurance Company will hereafter also be referred to as "we," "our," or "us." The Owner will hereafter also be referred to as "you" or "your."*

United of Omaha Life Insurance Company will pay you, if living, the annuity payments of this contract beginning on the Annuity Starting Date. If you die before the Annuity Starting Date and while this contract is in force, we will pay the Death Benefit according to the contract provisions.

**Right to Return This Contract.** If you are not satisfied with your contract, return it within 30 days after you receive it. It may be returned by delivering or mailing it to our Home Office or to any of our agency offices. If you return this contract within the specified time, we will promptly refund the Purchase Payments you paid and cancel your contract as of the Issue Date.

*READ YOUR CONTRACT CAREFULLY.*

*This contract is a legal agreement between you, the Owner,  
and us, United of Omaha Life Insurance Company.*

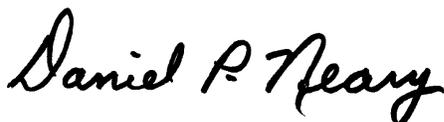
**A MARKET VALUE ADJUSTMENT MAY INCREASE OR DECREASE ANY WITHDRAWAL  
AMOUNT AND SURRENDER VALUE.**

**THIS CONTRACT PROVIDES A WAIVER OF SURRENDER CHARGES BENEFIT.**

**THIS CONTRACT IS NONPARTICIPATING AND THEREFORE IT WILL PAY NO  
DIVIDENDS.**

For customer service or questions about coverage, please call [1-800-123-4567].

To contact your state insurance department, please call [X-XXX-XXX-XXXX].



**Chairman of the Board and  
Chief Executive Officer**



**Corporate Secretary**

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## DEFINITIONS

Capitalized terms used in this contract are used with the meanings assigned to them in this section of the contract.

**Accumulation Value** means, as of any date, the value calculated as described in the ACCUMULATION VALUE section of this contract.

**Additional Purchase Payments** means any amounts added to the Initial Purchase Payment subject to the ADDITIONAL PURCHASE PAYMENTS section of the Data Pages.

**Annuitant** means the person(s) named as the "Annuitant(s)" in the CONTRACT DATA section of the Data Pages and whose life or lives determine the Annuity Payments.

**Annuitant's Age** means the age shown as the "Annuitant's Age" in the CONTRACT DATA section of the Data Pages. Annuitant's Age is determined as of the Issue Date to be age last birthday.

**Annuitant's Sex** means the sex shown as "Annuitant's Sex" in the CONTRACT DATA section of the Data Pages.

**Annuitization Value** means the value as described in the **Annuitization Value** provision of this contract.

**Annuity Starting Date** means the date shown as the "Annuity Starting Date" in the CONTRACT DATA section of the Data Pages.

**Beneficiary** means the person(s) or legal entity(ies) described in the **Beneficiary** provision of this contract to receive the annuity payments or the Death Benefit under the circumstances set forth in this contract.

**Code** means the Internal Revenue Code of 1986, as amended.

**Contract Year** means each yearly period commencing on the Issue Date and each anniversary of the Issue Date thereafter while this contract is in effect.

**Data Pages** means the pages of this contract following the cover page identified as "Data Pages." The Data Pages contain information specific to you, the Annuitant and the benefits provided.

**Death Benefit** means the death benefit paid as described in the **Death Benefit** provision of this contract.

**Executive Officer** means the chief executive officer, the president, any vice-president, the corporate secretary or assistant corporate secretary of United of Omaha Life Insurance Company.

**Family Member** means:

- (a) the Owner's spouse; and
- (b) anyone who is related to the Owner or the Owner's spouse as a parent, grandparent, child or grandchild, brother or sister, aunt or uncle, first cousin, nephew or niece (including adopted, in-law, and step-relatives).

**Guaranteed Interest Rate for the Initial Multiyear Guarantee Period** means the interest rate shown as the "Guaranteed Interest Rate for the Initial Multiyear Guarantee Period" in the INTEREST RATES section of the Data Pages.

**Guaranteed Minimum Interest Rate** means the interest rate shown as the "Guaranteed Minimum Interest Rate" in the INTEREST RATES section of the Data Pages.

**Home Office** means, at the time of the delivery of this contract, our offices located at the address shown on the cover page of this contract. Upon any relocation of our Home Office, Home Office will mean the offices located at such changed address.

**Initial Purchase Payment** means the amount shown as "Initial Purchase Payment" in the CONTRACT DATA section of the Data Pages.

**Injury** means bodily harm which:

- (a) is the direct result of an accident or trauma; and
- (b) is not related to Sickness or any other cause.

**Issue Date** means the date shown as the "Issue Date" in the CONTRACT DATA section of the Data Pages.

**Market Value Adjustment** means an adjustment to the value of a withdrawal or surrender as described in the MARKET VALUE ADJUSTMENT section of this contract.

**Market Value Adjustment Factor** means the adjustment factor as calculated in the MARKET VALUE ADJUSTMENT section of this contract.

**Minimum Distribution Amount** means an amount, as described under the Code, to be distributed from a Qualified Plan.

**Multiyear Guarantee Period** means a multiyear length of time that an interest rate is guaranteed to be credited to the Accumulation Value.

**Nurse** means someone who is licensed as a Registered Nurse (R.N.), a Licensed Practical Nurse (L.P.N.), or a Licensed Vocational Nurse (L.V.N.) and is operating within the scope of that license. Nurse does not include you, a Family Member, or anyone who normally resides in your home.

**Nursing Home** means a facility or distinctly separate part of a hospital or other institution that is appropriately licensed or certified, or complies with the state's facility licensing requirements, to engage primarily in providing nursing care to inpatients under a planned program supervised by a Physician. A Nursing Home provides 24-hour-a-day nursing care by a Nurse under the supervision of a Registered Nurse (R.N.) or a Physician, maintains a daily record of each inpatient, and provides nursing care at skilled, intermediate, and/or custodial levels.

**One-Year Guarantee Period** means a one-year length of time that an interest rate is guaranteed to be credited to the Accumulation Value.

**Owner** means the person(s) or entity(ies) shown as the "Contract Owner" in the CONTRACT DATA section of the Data Pages.

**Payee** means the person(s) or entity(ies) described in the **Payee** provision of this contract to receive the annuity payments under the circumstances set forth in this contract.

**Physician** means a doctor of medicine or osteopathy as defined in Section 1861(r)(1) of the Social Security Act, other than you, the Annuitant, or a Family Member, duly licensed and legally qualified to diagnose and treat Sickness and Injury. He or she must be providing services within the scope of his or her license.

**Purchase Payments** means the sum of the Initial Purchase Payment and any Additional Purchase Payments.

**Qualified Plan** means a tax qualified retirement plan under the Code, including Sections 219, 401(a), 403(b) or 408, that qualifies for special federal income tax treatment.

**Renewal Date** means the first day of the Renewal Period.

**Renewal Period** means the 30-day period immediately following the end of a Multiyear Guarantee Period.

**Sickness** means an illness, disease, or physical condition which causes Total Disability.

**Surrender Value** means, as of any date, the value calculated as described in the SURRENDER VALUE section of this contract.

**Terminal Illness** means a medical condition that, with a reasonable degree of medical certainty, will result in the Owner's death within 12 months from the date a Physician signs the statement of proof of terminal illness.

**Total Disability** means that, due to Sickness or Injury, an Owner:

- (a) is unable to perform the material and substantial duties of any occupation for which the Owner is qualified by reason of education, training, or experience; and
- (b) does not engage in any employment or occupation for wage or profit.

**Withdrawal Charge** means, as of any date, the charge applied to a withdrawal as described in the **Withdrawal Charges** provision of this contract or the charge applied to a surrender as described in the **Surrender Value** provision of this contract.

**Withdrawal Charge Percentage** means the percentages shown in the WITHDRAWAL CHARGE PERCENTAGES section of the Data Pages.

**Written Request** means a request, in writing, signed, dated, and submitted to our Home Office. The request must be on a form we supply or be in a form and content acceptable to us.

## **CONSIDERATION**

The consideration for this contract is the application and the Initial Purchase Payment.

## **CONTRACT VALUES**

### **Accumulation Value**

The Accumulation Value, as of the date of calculation, equals:

- (a) the Purchase Payments; plus
- (b) credited interest; minus
- (c) any previous withdrawals including any associated Withdrawal Charges and Market Value Adjustments.

Interest will not be credited on any withdrawal amount as of the date of the withdrawal.

### **Credited Interest**

We will determine the interest rate for any new Multiyear Guarantee Period and a One-Year Guarantee Period under this contract. The interest rates may vary according to our expectations of future investment earnings, persistency, mortality and expense experience, taxes and any other factors which we may determine to take into account in the future. In no event will any interest rate be less than the Guaranteed Minimum Interest Rate.

Additional Purchase Payments will be credited interest at the guaranteed interest rate then being credited to initial purchase payments for new contracts of this form issued with the same Multiyear Guarantee Period. We will credit interest to an Additional Purchase Payment beginning on the date we receive the Additional Purchase Payment.

### **Death Benefit**

The Death Benefit equals:

- (a) the Accumulation Value on the date of your death; minus
- (b) any applicable premium tax.

The Death Benefit will be made available to the Beneficiary upon our receipt of due proof of death.

### **Surrender Value**

To surrender your contract and receive the Surrender Value, you must send a Written Request and return the contract to us.

The Surrender Value equals:

- (a) the amount of the Accumulation Value, as of the date of surrender, not available under the **10% Withdrawal Amount** provision; multiplied by
- (b) the Market Value Adjustment Factor, if applicable; multiplied by
- (c) 1 minus the applicable Withdrawal Charge Percentage; plus
- (d) the amount of the Accumulation Value, as of the date of surrender, available under the **10% Withdrawal Amount** provision; minus
- (e) any applicable premium tax.

The Withdrawal Charge on any surrender is the charge applied in (c) of the above calculation in this provision.

The Surrender Value will never be less than the greatest of:

- (a) the Purchase Payments minus any withdrawals and applicable premium tax, accumulated at the Guaranteed Minimum Interest Rate, minus any Withdrawal Charge in effect at the time of the surrender;
- (b) the Purchase Payments minus any withdrawals and applicable premium tax; or
- (c) the Accumulation Value as of the most recent Renewal Date minus any subsequent withdrawals and applicable premium tax.

### **Annuitization Value**

During the first two Contract Years, the Annuitization Value is equal to the Surrender Value. After the first two Contract Years, the Annuitization Value is equal to:

- (a) the Accumulation Value; minus
- (b) any applicable premium tax.

### **MARKET VALUE ADJUSTMENT**

This provision applies only during a Multiyear Guarantee Period.

Except as otherwise provided in the CONTRACT WITHDRAWALS section, we will make a Market Value Adjustment to:

- (a) any amount you request to be withdrawn, except any amounts available for withdrawal under the **10% Withdrawal Amount** provision; or
- (b) the amount you receive if you surrender the contract.

A Market Value Adjustment reflects changes in interest rates since the beginning of the Multiyear Guarantee Period during which the withdrawal or surrender occurs. It may result in either an increase or a decrease in the amount you receive from a withdrawal or surrender. A Market Value Adjustment will not be applied during a Renewal Period.

The Market Value Adjustment Factor is calculated as follows:

- (a) the guaranteed interest rate for the current Multiyear Guarantee Period, excluding any interest rate increase that:
  - (1) applies for the first Contract Year only; or
  - (2) is added by rider; minus
- (b) the initial guaranteed interest rate being credited to initial purchase payments for new contracts of this form with the same Multiyear Guarantee Period, excluding any interest rate increase that:
  - (1) applies for the first Contract Year only; or
  - (2) is added by rider; minus
- (c) 0.0025; multiplied by
- (d) the number of months left before the end of the then current Multiyear Guarantee Period;
- (e) divided by 12; plus
- (f) 1.

The Market Value Adjustment Factor will be no greater than 1.06 and no less than 0.94.

### **CONTRACT WITHDRAWALS**

*Taking a withdrawal from this contract may have tax consequences. You should consult a tax advisor before requesting any withdrawal.*

#### **Withdrawals**

Upon Written Request, you may withdraw a portion of the Accumulation Value prior to the Annuity Starting Date. Withdrawals will be limited such that:

- (a) the amount of each withdrawal must be at least \$100;
- (b) the Surrender Value remaining after each withdrawal is processed will not be less than \$5,000; and
- (c) you may request a maximum of 13 withdrawals per Contract Year.

#### **10% Withdrawal Amount**

This provision applies only during a Multiyear Guarantee Period.

In each Contract Year prior to the Annuity Starting Date, you may withdraw up to 10% of the Accumulation Value without a Withdrawal Charge or Market Value Adjustment. The 10% withdrawal amount will be calculated as of the date of the first withdrawal during the same Contract Year.

You are not required to withdraw the 10% withdrawal amount all at once during a Contract Year. If multiple withdrawals are made in the same Contract Year, each withdrawal will be calculated as follows:

- (a) the 10% withdrawal amount calculated as of the date of the first withdrawal of the Contract Year; minus
- (b) the amount of any previous withdrawals in the same Contract Year; plus
- (c) 10% of the interest earned on the Accumulation Value since the date of the last withdrawal under this provision in the same Contract Year.

### **Withdrawal Charges**

During any Multiyear Guarantee Period, withdrawals and surrenders may be subject to a Withdrawal Charge and Market Value Adjustment as described in the MARKET VALUE ADJUSTMENT section. The Withdrawal Charge Percentages for all Contract Years are shown in the WITHDRAWAL CHARGE PERCENTAGES section of the Data Pages.

If you request a withdrawal in excess of the amount available for withdrawal under the **10% Withdrawal Amount** provision, the withdrawal amount equals:

- (a) the amount you request to be withdrawn; multiplied by
- (b) the Market Value Adjustment Factor, if applicable; multiplied by
- (c) 1 minus the applicable Withdrawal Charge Percentage.

The Withdrawal Charge on any withdrawal is the charge applied in (c) of the above calculation in this provision.

In addition to the conditions for waiving Withdrawal Charges listed in the **Waiver of Withdrawal Charges** provision, a Withdrawal Charge and Market Value Adjustment will not apply:

- (a) to any amounts withdrawn under the **10% Withdrawal Amount** provision;
- (b) during any Renewal Period;
- (c) to payment of the Death Benefit;
- (d) after the first two Contract Years, to any portion of the Accumulation Value applied to a payment option; or
- (e) to a Qualified Plan required Minimum Distribution Amount which is based solely on the Accumulation Value of this contract.

### **Waiver of Withdrawal Charges**

Withdrawals under this provision will be limited such that:

- (a) the amount of each withdrawal request must be at least \$100; and
- (b) the Surrender Value remaining after each withdrawal is processed will not be less than \$5,000.

We will waive any applicable Withdrawal Charge and Market Value Adjustment, if you request a withdrawal or surrender under any one of the following conditions.

#### **1. Confinement to a Hospital or Nursing Home**

We will waive any applicable Withdrawal Charge and Market Value Adjustment if you are confined at the recommendation of a Physician for medically necessary reasons for at least 30 consecutive days to:

- (a) a hospital licensed or recognized as a general hospital by the proper authority of the state in which it is located;
- (b) a hospital recognized as a general hospital by the Joint Commission on Accreditation of Hospitals;
- (c) a place certified as a hospital by Medicare;
- (d) a Nursing Home; or
- (e) a place certified by Medicare as a long-term care facility.

You must provide proof of confinement and request the withdrawal or surrender no later than 91 days after the last day of confinement.

You are not eligible for this waiver if you were confined to a Nursing Home or hospital such that the first day of confinement began prior to this contract's Issue Date. This waiver may be exercised only once during the duration of this contract.

## **2. Disability**

We will waive any applicable Withdrawal Charge and Market Value Adjustment if you have a Sickness or Injury that results in more than 90 continuous days of Total Disability. You must send us a written statement from a Physician. In addition, we reserve the right to have you examined by a Physician of our choice, at our expense.

You are not eligible for this waiver if you are diagnosed as having a Total Disability prior to this contract's Issue Date. You are no longer eligible for this waiver after attaining age 65.

## **3. Terminal Illness**

We will waive any applicable Withdrawal Charge and Market Value Adjustment if you are diagnosed as having a Terminal Illness. You must send us a written statement from a Physician.

You are not eligible for this waiver if you were diagnosed as having a Terminal Illness prior to this contract's Issue Date. This waiver may be exercised only once during the duration of this contract.

## **4. Unemployment**

We will waive any applicable Withdrawal Charge and Market Value Adjustment if you send us a determination letter from the Department of Labor of the state where you live. The letter must state that you have been receiving unemployment benefits for at least 60 consecutive days. This waiver may be exercised only once during the duration of this contract.

You are not eligible for this waiver if you are receiving unemployment benefits on this contract's Issue Date.

## **5. Residence Damage**

We will waive any applicable Withdrawal Charge and Market Value Adjustment if your primary residence suffers physical damage in the amount of \$50,000 or more. You must submit a certified copy of a licensed appraiser's report, stating the amount of the damage. The certified copy must be submitted within 91 days of the date of the appraiser's report. We reserve the right to obtain a second opinion by having your residence inspected by a licensed appraiser of our choice at our expense. We may rely upon our appraiser's opinion. This waiver may be exercised only once during the duration of this contract.

You are not eligible for this waiver if the damage to your primary residence occurred prior to this contract's Issue Date.

## **6. Organ Transplant**

We will waive any applicable Withdrawal Charge and Market Value Adjustment if you undergo transplant surgery as an organ donor or recipient for the following body organs after this contract's Issue Date:

- (a) heart;
- (b) liver;
- (c) lung;
- (d) kidney;
- (e) pancreas; or
- (f) bone marrow (recipients only).

Within 91 days of your surgery you must submit a letter from a Physician. The letter must state that you have undergone transplant surgery for any of the organs listed above. We reserve the right to have you examined by a Physician of our choice at our expense. You may exercise this waiver only once per transplant surgery during the duration of this contract.

## 7. Death of Spouse or Minor Dependent

We will waive any applicable Withdrawal Charge and Market Value Adjustment due to the death of your spouse or minor dependent. This waiver is limited such that:

- (a) for the death of a spouse, the withdrawal amount may be any amount up to a maximum of 50% of the Accumulation Value as of the date of withdrawal;
- (b) for the death of a minor dependent, the withdrawal amount may be any amount up to a maximum of 25% of the Accumulation Value as of the date of withdrawal;
- (c) the withdrawal must be made within six months of your spouse's or minor dependent's death; and
- (d) you must submit a certified copy of the death certificate or other proof of death satisfactory to us.

You may exercise this waiver only once for a spouse and once for each minor dependent. The maximum total withdrawal percentage available under this waiver is 50% of the Accumulation Value per Contract Year and does not apply towards the amount available for withdrawal under the **10% Withdrawal Amount** provision.

## RENEWAL

During the Renewal Period, you may elect, by Written Request, to:

- (a) begin a new Multiyear Guarantee Period of the same length that you selected on the application;
- (b) begin a One-Year Guarantee Period; or
- (c) surrender the contract without a Withdrawal Charge and Market Value Adjustment.

If you elect (a) above, we will determine the interest rate for the new Multiyear Guarantee Period. The beginning Accumulation Value for the new Multiyear Guarantee Period will be the Accumulation Value as of the Renewal Date. During the new Multiyear Guarantee Period, the Withdrawal Charges and Market Value Adjustment will be reinstated. However, any Withdrawal Charge and Market Value Adjustment will not apply during the Renewal Period. During the Renewal Period, we will credit interest at the interest rate for the new Multiyear Guarantee Period.

If you elect (b) above, you may surrender the contract or withdraw part of the Accumulation Value without a Withdrawal Charge or Market Value Adjustment at any time during the One-Year Guarantee Period.

We will mail you a notice of the Renewal Period and of the interest rates for the new Multiyear Guarantee Period and One-Year Guarantee Period. We will send the notice at least 15 days but not more than 45 days prior to the beginning of the Renewal Period. If we do not receive your Written Request before the end of the Renewal Period, a new Multiyear Guarantee Period of the same length will begin automatically.

## OWNER, BENEFICIARY, AND ASSIGNMENT

### Owner

As the Owner, you have all rights of ownership in this contract. Your rights of ownership end at your death. These rights include the right to:

- (a) name a new owner;
- (b) name and change the Beneficiary;
- (c) receive payments; and
- (d) name and change the Payee.

If this contract is jointly owned, these rights must be exercised jointly.

### Change of Ownership

If this contract is not issued in connection with a Qualified Plan, you may name a new person or legal entity to become the owner of this contract by Written Request. Unless you specify otherwise in the Written Request, the ownership change will be effective on the date you sign the Written Request. Your Written Request will not be binding on us until we record it at our Home Office. We will have no responsibility or liability for any payments made or actions taken between the date the Written Request was signed and the date we record it at our Home Office.

### **Assignment**

You may assign this contract or any interest in this contract to another person or legal entity by Written Request. Unless you specify otherwise in the Written Request, the assignment will be effective on the date you sign the Written Request. Your Written Request will not be binding on us until we record it at our Home Office. We will have no responsibility or liability for any payments made or action taken between the date the Written Request was signed and the date we record it at our Home Office. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

### **Beneficiary**

You have named the Beneficiary in the application. The Beneficiary may be one or more persons or legal entities. If the Beneficiary is more than one person or legal entity, they will share the benefit equally or as you may otherwise specify in the application or by Written Request. If you name a contingent Beneficiary, that person becomes the Beneficiary if the Beneficiary dies before you. If there is no named Beneficiary living when you die, your estate will become the Beneficiary.

You may change the Beneficiary by Written Request. Unless you specify otherwise in the Written Request, it will be effective on the date you sign the Written Request. Your Written Request will not be binding on us until we record it at our Home Office. Any rights created by a change of Beneficiary will be subject to any payments made or other action we have taken before the date the Written Request was signed and the date we record it at our Home Office. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

### **Death of Owner Before Annuity Starting Date**

If you die before the Annuity Starting Date and you are not also the Annuitant, we will pay the surviving Owner the Death Benefit. If there is no surviving Owner, we will pay the Beneficiary the Death Benefit. Upon such payment, this contract will terminate.

If this contract is jointly owned, this provision applies at the death of the first Owner to die.

If the sole surviving Owner or sole Beneficiary is the deceased Owner's surviving spouse, the spouse may, instead of receiving the Death Benefit, elect to become the new Owner and to continue this contract. Such election must be made by Written Request no later than 90 days following the death of the Owner. This provision allowing a spouse to continue the contract may only be used once.

In the event any Owner is not a natural person and an Annuitant dies before the Annuity Starting Date, such Annuitant will be treated as the Owner for purposes of this provision of the contract.

### **Death of Owner On or After Annuity Starting Date**

If you die on or after the Annuity Starting Date, we will pay any remaining amounts due under a guaranteed period payment option or guaranteed amount payment option to the surviving joint Owner. If there is no surviving joint Owner, payments will be made to the Beneficiary.

### **Death of Annuitant**

If the Annuitant is an Owner, the death of the Annuitant will be treated like the death of an Owner.

If the Annuitant is not an Owner and dies before the Annuity Starting Date, you may name a new Annuitant. If no other Annuitant is named, you will become the Annuitant.

If the Annuitant is not an Owner and dies on or after the Annuity Starting Date, we will pay any remaining amounts due under a guaranteed period payment option or guaranteed amount payment option to the Beneficiary.

### **Payee**

You have named the Payee in the application. The Payee may be one or more persons or legal entities. If the Payee is more than one person or legal entity, they will share the benefit equally or as you may otherwise specify in the application or by Written Request.

You may change the Payee by Written Request. Unless you specify otherwise in the Written Request, it will be effective on the date you sign the Written Request. Your Written Request will not be binding on us until we record it at our Home Office. Any rights created by a change of Payee will be subject to any payments made or other action we have taken before the date the Written Request was signed and the date we record it at our Home Office.

## **GENERAL PROVISIONS**

### **The Entire Contract**

This entire contract is an agreement between you and us. The entire contract is:

- (a) this contract;
- (b) the attached signed application;
- (c) any riders; and
- (d) any endorsements and amendments.

All statements made in the application will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest the contract unless it is in a written application.

Any change made to this contract requires an Executive Officer's written consent. An agent does not have authority to change this contract or waive any of its terms.

We may amend this contract in order to qualify it as a tax-deferred annuity under the Code. Any amendment may be effective as of the contract's Issue Date.

### **Annual Report**

Once a year, we will send you a written report showing the current value of your contract. There will be no charge for this report.

The report will contain the following information:

- (a) the beginning and end dates of the current report period;
- (b) the Accumulation Value at the beginning of the current report period and at the end of the current report period;
- (c) the amounts that have been credited and debited to the Accumulation Value during the current report period including Additional Purchase Payments, interest credited, and withdrawals; and
- (d) the Surrender Value, including any applicable Withdrawal Charge and Market Value Adjustment, at the end of the current report period.

At any time, you may request that we send you an additional report showing the current value of your contract. There will be no charge for additional reports.

### **Basis for Interest Calculations**

All calculations of interest made under this contract will be made on the basis of actual days elapsed for a 365-day year with interest compounding daily.

### **Computations**

We have filed a statement showing the method used to compute the contract values and benefits with the insurance department in states that require such filing. The Accumulation Value, Surrender Value, Death Benefit, and paid-up annuity benefit are not less than those required by the state in which this contract was delivered.

### **Incontestability**

We will not contest this contract after it has been in force for two years from the Issue Date.

### **Misstatement of Age or Sex**

If the age or sex of the Annuitant(s) has been misstated, we will adjust the Annuity Starting Date based on the correct age or sex. We will also adjust the periodic payments to reflect that which would have been purchased at the correct age or sex. Any adjustment to periodic payments will apply only to payments made after the effective date of the adjustment. Any amount deducted or added to the periodic payment amount will include interest on that amount at an annual rate of 6%.

### **Nonparticipating**

This contract will not pay dividends nor share in any of our surplus or earnings.

### **Taxes**

Some states impose an annuity premium tax. If a premium tax is charged or due, we reserve the right to deduct this amount from:

- (a) Purchase Payments;
- (b) Death Benefit;
- (c) Surrender Value;
- (d) Annuitization Value;
- (e) any other amount paid out of this contract; or
- (f) any other amount applied to a payment option.

### **Timing of Payments**

We may defer payments of any withdrawal or surrender for up to six months after we receive your Written Request for the payment.

## **ANNUITY PAYMENTS**

### **The Start of Annuity Payments**

The Annuity Starting Date begins the payment phase of the contract. The Annuity Starting Date you selected on the application is shown on the Data Pages. We will restrict the latest allowed Annuity Starting Date to:

- (a) for a single Annuitant, the next contract anniversary following the Annuitant's 95<sup>th</sup> birthday; or
- (b) for joint Annuitants, the next contract anniversary following the oldest Annuitant's 95<sup>th</sup> birthday.

If you do not make a choice, the Annuity Starting Date will be the latest date allowed.

On the Annuity Starting Date, we will apply the Annuitization Value to the payment option you choose, as long as you and the Annuitant are alive on that date.

You may change the Annuity Starting Date by Written Request. Unless you specify otherwise in the Written Request, the change in the Annuity Starting Date will be effective on the date you sign the Written Request. Your Written Request will not be binding on us until we record it at our Home Office. We will have no responsibility or liability for any payments made or actions taken between the date the Written Request was signed and the date it was recorded by us at our Home Office.

### **General Information**

You may choose any of the payment options listed below. You may also choose how often you wish to receive payments. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the amount applied to a payment option is less than \$2,000, we will instead pay that amount as a lump sum. If no option is chosen, we will make payments as a lifetime annuity with a ten-year guaranteed period.

You must elect a payment option by Written Request. Election is effective when we record it. An election does not affect any payment made or other action taken before we record the Written Request. After the Annuity Starting Date, the payment option cannot be changed.

The Beneficiary may apply all or part of the Death Benefit to a payment option, subject to the requirements of the **Death of Owner Before Annuity Starting Date** and **Death of Owner On or After Annuity Starting Date** provisions. The Beneficiary then becomes the Annuitant. The Death Benefit may also be held on deposit at interest. While we hold the Death Benefit on deposit, we will pay interest to the Payee or add interest to the Death Benefit. If the Death Benefit is held on deposit, the guaranteed minimum interest rate is 1%.

The Payee must receive payment on his or her own behalf. At our discretion, we may agree to another arrangement.

If you surrender the contract after the first two Contract Years, you may apply a portion of the Accumulation Value to a payment option. The portion of the Accumulation Value applied to a payment option will not be subject to a Withdrawal Charge and Market Value Adjustment. The portion of the Accumulation Value not applied to a payment option may be subject to a Withdrawal Charge and Market Value Adjustment.

### **Payment Options**

#### **1. Lifetime Annuity**

We will make payments for as long as the Annuitant lives. The following guarantees are available:

- (a) **Lifetime Annuity with a Guaranteed Period** - The monthly income will be paid for a minimum of five years and as long thereafter as the Annuitant lives; or
- (b) **Lifetime Annuity with a Guaranteed Amount** - The monthly income will be paid until the sum of all payments equals the amounts placed under this option and as long thereafter as the Annuitant lives.

If a lifetime annuity option is chosen, we may verify the Annuitant's age and that the Annuitant is alive.

The guaranteed minimum interest rate for this option is 1.5%.

The lifetime annuity payment option is based on the Annuity 2000 Mortality Table projected for improvement using projection scale G.

#### **2. Installments for a Guaranteed Period**

We will pay installments for the number of years chosen. The monthly income amounts for each \$1,000 placed under this payment option are shown in the following table. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

<b>Years Chosen</b>	<b>Monthly Income Per \$1000</b>
5	\$17.08
10	8.75
15	5.98
20	4.59

You must select a guarantee period of five years or more.

The guaranteed minimum interest rate for this option is 1%.

#### **3. Joint and Survivor Annuity**

We will make payments for as long as either joint Annuitant lives. When the first Annuitant dies, we will continue making payments based on the surviving Annuitant's life.

The guaranteed minimum interest rate for this option is 1.5%.

#### **4. Other Options**

Other options may be available with our agreement.

## Lifetime Monthly Income Tables Monthly Income for Each \$1,000

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table projected for improvement using projection scale G and an interest rate of 1.5%.

<b>LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD</b>											
Age Last Birthday of Annuitant	Male	Female	Age Last Birthday of Annuitant	Male	Female	Age Last Birthday of Annuitant	Male	Female	Age Last Birthday of Annuitant	Male	Female
7 and under	1.72	1.70	27	2.04	1.98	47	2.72	2.58	67	4.46	4.12
8	1.74	1.71	28	2.06	2.00	48	2.77	2.62	68	4.60	4.25
9	1.75	1.72	29	2.09	2.02	49	2.82	2.67	69	4.75	4.39
10	1.76	1.73	30	2.11	2.05	50	2.88	2.72	70	4.91	4.54
11	1.77	1.74	31	2.13	2.07	51	2.94	2.77	71	5.07	4.70
12	1.79	1.76	32	2.16	2.09	52	3.00	2.83	72	5.24	4.86
13	1.80	1.77	33	2.19	2.12	53	3.07	2.89	73	5.41	5.04
14	1.81	1.78	34	2.22	2.14	54	3.14	2.95	74	5.59	5.22
15	1.83	1.79	35	2.24	2.17	55	3.21	3.01	75	5.77	5.41
16	1.84	1.81	36	2.28	2.19	56	3.29	3.08	76	5.96	5.61
17	1.86	1.82	37	2.31	2.22	57	3.37	3.15	77	6.15	5.81
18	1.87	1.83	38	2.34	2.25	58	3.45	3.22	78	6.35	6.02
19	1.89	1.85	39	2.38	2.28	59	3.54	3.30	79	6.54	6.24
20	1.91	1.86	40	2.41	2.31	60	3.63	3.39	80	6.74	6.45
21	1.92	1.88	41	2.45	2.35	61	3.73	3.47	81	6.93	6.67
22	1.94	1.90	42	2.49	2.38	62	3.84	3.57	82	7.12	6.89
23	1.96	1.91	43	2.53	2.42	63	3.95	3.67	83	7.31	7.10
24	1.98	1.93	44	2.58	2.45	64	4.07	3.77	84	7.49	7.31
25	2.00	1.95	45	2.62	2.49	65	4.19	3.88	85 and over	7.67	7.51
26	2.02	1.97	46	2.67	2.54	66	4.32	4.00			

**LIFETIME ANNUITY ONLY**

Age Last Birthday of Annuitant	Male	Female	Age Last Birthday of Annuitant	Male	Female	Age Last Birthday of Annuitant	Male	Female	Age Last Birthday of Annuitant	Male	Female
7 and under	1.72	1.70	27	2.04	1.99	47	2.73	2.58	67	4.61	4.20
8	1.74	1.71	28	2.06	2.01	48	2.78	2.63	68	4.78	4.34
9	1.75	1.72	29	2.09	2.03	49	2.84	2.68	69	4.96	4.50
10	1.76	1.73	30	2.11	2.05	50	2.89	2.73	70	5.16	4.67
11	1.77	1.74	31	2.14	2.07	51	2.96	2.78	71	5.37	4.85
12	1.79	1.76	32	2.16	2.09	52	3.02	2.84	72	5.59	5.05
13	1.80	1.77	33	2.19	2.12	53	3.09	2.90	73	5.83	5.26
14	1.82	1.78	34	2.22	2.14	54	3.16	2.96	74	6.08	5.49
15	1.83	1.79	35	2.25	2.17	55	3.23	3.02	75	6.35	5.74
16	1.84	1.81	36	2.28	2.19	56	3.31	3.09	76	6.64	6.01
17	1.86	1.82	37	2.31	2.22	57	3.40	3.17	77	6.95	6.30
18	1.88	1.84	38	2.34	2.25	58	3.49	3.24	78	7.29	6.62
19	1.89	1.85	39	2.38	2.28	59	3.58	3.32	79	7.65	6.96
20	1.91	1.86	40	2.42	2.31	60	3.68	3.41	80	8.04	7.33
21	1.93	1.88	41	2.45	2.35	61	3.79	3.50	81	8.45	7.73
22	1.94	1.90	42	2.50	2.38	62	3.91	3.60	82	8.90	8.17
23	1.96	1.91	43	2.54	2.42	63	4.03	3.71	83	9.38	8.65
24	1.98	1.93	44	2.58	2.46	64	4.16	3.82	84	9.90	9.17
25	2.00	1.95	45	2.63	2.50	65	4.30	3.94	85 and over	10.45	9.74
26	2.02	1.97	46	2.68	2.54	66	4.45	4.06			

**SINGLE PURCHASE PAYMENT DEFERRED ANNUITY CONTRACT**

**A MARKET VALUE ADJUSTMENT MAY INCREASE OR DECREASE ANY WITHDRAWAL AMOUNT  
AND SURRENDER VALUE.**

**THIS CONTRACT PROVIDES A WAIVER OF SURRENDER CHARGES BENEFIT.**

**THIS CONTRACT IS NONPARTICIPATING AND THEREFORE IT WILL PAY NO DIVIDENDS.**

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY  
 [Mutual of Omaha Plaza, Omaha, NE 68175]



**Initial Guarantee Period:**  **Ultrannuity**  **Ultra-Secure SPDA** **Initial Base Interest Rate:** \_\_\_\_\_ %  
 1 Year]  5 Year]  
 3 Year]  7 Year]  
 10 Year]

<b>Type of Annuity:</b>	<input type="checkbox"/> <b>Non-Qualified</b>	<input type="checkbox"/> <b>Qualified/IRA</b>	<input type="checkbox"/> <b>Qualified/SEP</b>
	<input type="checkbox"/> 1035 Exchange	<input type="checkbox"/> IRA Rollover	<input type="checkbox"/> IRA Transfer
	<input type="checkbox"/> Cash with Application	\$Amount _____ Contract Year _____	<input type="checkbox"/> Transfer
		\$Amount _____ Contract Year _____	\$Amount _____

**Total Purchase Payment:** \$ \_\_\_\_\_ Purchase Payment with application.  
 (Make checks payable to United of Omaha Life Insurance Company. Do not make checks payable to the producer or leave the payee blank.)

**Annuity Starting Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 If an annuity starting date is not selected, your annuity starting date will be the contract anniversary date following the annuitant's 95th birthday. The annuity starting date is the date on which annuity income payments begin.

**Payee:**  Owner  Annuitant

1 Owner	2 Joint Owner (if applicable)
Name _____	Name _____
Legal Residence Address _____	Legal Residence Address _____
City _____ State _____ ZIP _____	City _____ State _____ ZIP _____
Social Security Number _____ - _____ - _____	Social Security Number _____ - _____ - _____
Telephone ( ) _____ Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Telephone ( ) _____ Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
E-mail Address _____	E-mail Address _____
Age _____ Date of Birth _____	Age _____ Date of Birth _____
Relationship to Owner _____	Relationship to Owner _____
Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No
If "No," please provide:	If "No," please provide:
Permanent Resident Card Number _____	Permanent Resident Card Number _____
Visa (specify type) _____	Visa (specify type) _____

3 Annuitant (if different than Owner)	4 Joint Annuitant (if applicable)
Name _____	Name _____
Legal Residence Address _____	Legal Residence Address _____
City _____ State _____ ZIP _____	City _____ State _____ ZIP _____
Social Security Number _____ - _____ - _____	Social Security Number _____ - _____ - _____
Telephone ( ) _____ Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Telephone ( ) _____ Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
E-mail Address _____	E-mail Address _____
Age _____ Date of Birth _____	Age _____ Date of Birth _____
Relationship to Owner _____	Relationship to Owner _____
Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No
If "No," please provide:	If "No," please provide:
Permanent Resident Card Number _____	Permanent Resident Card Number _____
Visa (specify type) _____	Visa (specify type) _____

5 Beneficiaries	
Primary Beneficiary(ies) _____	Contingent Beneficiary(ies) _____
Relationship to Owner _____	Relationship to Owner _____

## 6 Replacement

- (a) Do you have one or more individual life insurance policies and/or annuity contracts in force (including any that have been assigned or sold), pending, or terminated in the last 13 months? This includes any life insurance policy(ies) and/or annuity contract(s) under a binding or conditional receipt, or any life insurance policy(ies) and/or annuity contract(s) within an unconditional refund period.  Yes  No (If answered "Yes" complete (b))
- (b) Have you had or do you intend to have any life insurance policy(ies) and/or annuity contract(s) replaced, converted, reduced, reissued, subjected to borrowing, or otherwise discontinued because of this application?  Yes  No  
If "Yes," give name of Company(ies) and Policy/Contract Number(s):

Company \_\_\_\_\_ Policy/Contract Number \_\_\_\_\_  
Company \_\_\_\_\_ Policy/Contract Number \_\_\_\_\_  
Company \_\_\_\_\_ Policy/Contract Number \_\_\_\_\_

If you answered "Yes" to (a) or (b), certain state laws require that a replacement notice and other information be given to you.

## 7 Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## 8 Agreement

This application will attach to and be made a part of the annuity contract.

I, the undersigned, certify that I have read the application and all statements and answers.

I, the undersigned, understand and agree that:

- All statements and answers in this application are true and complete to the best of my knowledge and belief.
- All statements and answers are the basis for any annuity contract issued by United of Omaha Life Insurance Company and no information about them will be considered to have been given to United of Omaha Life Insurance Company unless it is stated in the application.
- No producer or representative is authorized to waive or change any of the conditions or provisions in the application or contract.
- The annuity contract applied for will not take effect until it is issued by United of Omaha Life Insurance Company and all the following requirements are met: (a) the contract is delivered to and accepted by the owner(s); (b) United of Omaha Life Insurance Company receives the total purchase payment; and (c) the annuitant and owner(s) must be living on the Issue Date as shown in the Data Pages.
- The initial base interest rate will be guaranteed for the initial guarantee period selected.

**Owner's Signature X** \_\_\_\_\_ Date \_\_\_\_\_ Signed at \_\_\_\_\_  
City State

**Joint Owner's Signature X** \_\_\_\_\_ Date \_\_\_\_\_ Signed at \_\_\_\_\_  
(If applicable) City State

**Annuitant's Signature X** \_\_\_\_\_ Date \_\_\_\_\_  
(If different than Owner)

**Joint Annuitant's Signature X** \_\_\_\_\_ Date \_\_\_\_\_  
(If applicable)

## 9 Producer Information

- Does the owner(s) have any existing individual life insurance and/or annuity contracts?  Yes  No
- Do you have any reason to believe the contract applied for has replaced or will modify any existing individual life insurance policy and/or annuity contract?  Yes  No

If the answer to 1 or 2 above is "Yes," I represent that I have fulfilled any state requirements, including completing any state required replacement forms.

**Producer Signature X** \_\_\_\_\_ **Producer Production Number** \_\_\_\_\_

Producer Name (Please Print) \_\_\_\_\_

Agency Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Agency Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

### CONTRACT DATA

Contract Number: [12345]  
Contract Owner(s): [JOHN J. DOE]  
Annuitant(s): [JOHN J. DOE]  
Annuitant's Age: [55]  
Annuitant's Sex: [MALE]  
Beneficiary: See application or endorsement  
Annuity Type: [NON-QUALIFIED]  
Issue Date: [JANUARY 1, 2010]  
Annuity Starting Date: [JANUARY 1, 2030]  
Initial Purchase Payment: [\$10,000.00]  
Contract Forms: C970LNA09P C970LNA09P DP5

### INTEREST RATES

Multiyear Guarantee Period: 5 Years  
Guaranteed Interest Rate for the Initial Multiyear Guarantee Period: [3.0%]

[This contract provides an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown above plus [1%.]

In the event that any Multiyear Guarantee Period begins after the initial Multiyear Guarantee Period, we will determine the interest rate to be credited during the new Multiyear Guarantee Period.

Please see the RENEWAL section of the contract for information about subsequent Multiyear Guarantee Periods.

Guaranteed Minimum Interest Rate: [1.5%]

### ADDITIONAL PURCHASE PAYMENTS

You may make Additional Purchase Payments within the first Contract Year only, subject to a minimum of [\$500]. The maximum amount and frequency of Additional Purchase Payments is subject to Home Office approval. Additional Purchase Payments may be made to us or an authorized agent. Additional Purchase Payments will be credited interest as described in the **Credited Interest** provision of the contract.

### WITHDRAWAL CHARGE PERCENTAGES

Contract Year Within Multiyear Guarantee Period	Percentage of Amount Withdrawn
1	6%
2	6%
3	6%
4	6%
5	5%

## CONTRACT VALUES

Table of Guaranteed Minimum Values  
Based on a Guaranteed Minimum Interest Rate of [1.5%]

End of Contract Year	Guaranteed Accumulation Value	Guaranteed Surrender Value
[1	\$10,150.00	\$10,000.00
2	\$10,302.25	\$10,000.00
3	\$10,456.78	\$10,000.00
4	\$10,613.64	\$10,040.50
5	\$10,772.84	\$10,288.06
6	\$10,934.43	\$10,772.84
7	\$11,098.45	\$10,772.84
8	\$11,264.93	\$10,772.84
9	\$11,433.90	\$10,816.47
10	\$11,605.41	\$11,083.16
11	\$11,779.49	\$11,605.41
12	\$11,956.18	\$11,605.41
13	\$12,135.52	\$11,605.41
14	\$12,317.56	\$11,652.41
15	\$12,502.32	\$11,939.72
16	\$12,689.86	\$12,502.32
17	\$12,880.20	\$12,502.32
18	\$13,073.41	\$12,502.32
19	\$13,269.51	\$12,552.95
20	\$13,468.55	\$12,862.47]

### CONTRACT DATA

Contract Number: [12345]  
Contract Owner(s): [JOHN J. DOE]  
Annuitant(s): [JOHN J. DOE]  
Annuitant's Age: [55]  
Annuitant's Sex: [MALE]  
Beneficiary: See application or endorsement  
Annuity Type: [NON-QUALIFIED]  
Issue Date: [JANUARY 1, 2010]  
Annuity Starting Date: [JANUARY 1, 2030]  
Initial Purchase Payment: [\$10,000.00]  
Contract Forms: C970LNA09P C970LNA09P DP7

### INTEREST RATES

Multiyear Guarantee Period: 7 Years  
Guaranteed Interest Rate for the Initial Multiyear Guarantee Period: [3.0%]

[This contract provides an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown above plus [1%.]

In the event that any Multiyear Guarantee Period begins after the initial Multiyear Guarantee Period, we will determine the interest rate to be credited during the new Multiyear Guarantee Period.

Please see the RENEWAL section of the contract for information about subsequent Multiyear Guarantee Periods.

Guaranteed Minimum Interest Rate: [1.5%]

### ADDITIONAL PURCHASE PAYMENTS

You may make Additional Purchase Payments within the first Contract Year only, subject to a minimum of [\$500]. The maximum amount and frequency of Additional Purchase Payments is subject to Home Office approval. Additional Purchase Payments may be made to us or an authorized agent. Additional Purchase Payments will be credited interest as described in the **Credited Interest** provision of the contract.

### WITHDRAWAL CHARGE PERCENTAGES

Contract Year Within Multiyear Guarantee Period	Percentage of Amount Withdrawn
1	6%
2	6%
3	6%
4	6%
5	5%
6	4%
7	3%

## CONTRACT VALUES

Table of Guaranteed Minimum Values  
Based on a Guaranteed Minimum Interest Rate of [1.5%]

End of Contract Year	Guaranteed Accumulation Value	Guaranteed Surrender Value
[1	\$10,150.00	\$10,000.00
2	\$10,302.25	\$10,000.00
3	\$10,456.78	\$10,000.00
4	\$10,613.64	\$10,040.50
5	\$10,772.84	\$10,288.06
6	\$10,934.43	\$10,540.79
7	\$11,098.45	\$10,798.79
8	\$11,264.93	\$11,098.45
9	\$11,433.90	\$11,098.45
10	\$11,605.41	\$11,098.45
11	\$11,779.49	\$11,143.40
12	\$11,956.18	\$11,418.15
13	\$12,135.52	\$11,698.65
14	\$12,317.56	\$11,984.98
15	\$12,502.32	\$12,317.56
16	\$12,689.86	\$12,317.56
17	\$12,880.20	\$12,317.56
18	\$13,073.41	\$12,367.44
19	\$13,269.51	\$12,672.38
20	\$13,468.55	\$12,983.68]

### CONTRACT DATA

Contract Number: [12345]  
Contract Owner(s): [JOHN J. DOE]  
Annuitant(s): [JOHN J. DOE]  
Annuitant's Age: [55]  
Annuitant's Sex: [MALE]  
Beneficiary: See application or endorsement  
Annuity Type: [NON-QUALIFIED]  
Issue Date: [JANUARY 1, 2010]  
Annuity Starting Date: [JANUARY 1, 2030]  
Initial Purchase Payment: [\$10,000.00]  
Contract Forms: C970LNA09P C970LNA09P DP10

### INTEREST RATES

Multiyear Guarantee Period: 10 Years  
Guaranteed Interest Rate for the Initial Multiyear Guarantee Period: [3.0%]

[This contract provides an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown above plus [1%.]

In the event that any Multiyear Guarantee Period begins after the initial Multiyear Guarantee Period, we will determine the interest rate to be credited during the new Multiyear Guarantee Period.

Please see the RENEWAL section of the contract for information about subsequent Multiyear Guarantee Periods.

Guaranteed Minimum Interest Rate: [1.5%]

### ADDITIONAL PURCHASE PAYMENTS

You may make Additional Purchase Payments within the first Contract Year only, subject to a minimum of [\$500]. The maximum amount and frequency of Additional Purchase Payments is subject to Home Office approval. Additional Purchase Payments may be made to us or an authorized agent. Additional Purchase Payments will be credited interest as described in the **Credited Interest** provision of the contract.

### WITHDRAWAL CHARGE PERCENTAGES

Contract Year Within Multiyear Guarantee Period	Percentage of Amount Withdrawn
1	7%
2	7%
3	7%
4	6%
5	6%
6	6%
7	5%
8	5%
9	3%
10	1%

## CONTRACT VALUES

Table of Guaranteed Minimum Values  
Based on a Guaranteed Minimum Interest Rate of [1.5%]

End of Contract Year	Guaranteed Accumulation Value	Guaranteed Surrender Value
[1	\$10,150.00	\$10,000.00
2	\$10,302.25	\$10,000.00
3	\$10,456.78	\$10,000.00
4	\$10,613.64	\$10,040.50
5	\$10,772.84	\$10,191.11
6	\$10,934.43	\$10,343.97
7	\$11,098.45	\$10,599.02
8	\$11,264.93	\$10,758.00
9	\$11,433.90	\$11,125.18
10	\$11,605.41	\$11,500.96
11	\$11,779.49	\$11,605.41
12	\$11,956.18	\$11,605.41
13	\$12,135.52	\$11,605.41
14	\$12,317.56	\$11,652.41
15	\$12,502.32	\$11,827.20
16	\$12,689.86	\$12,004.60
17	\$12,880.20	\$12,300.59
18	\$13,073.41	\$12,485.10
19	\$13,269.51	\$12,911.23
20	\$13,468.55	\$13,347.33]



SERFF Tracking Number: MUTM-126411367 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44280  
Company Tracking Number: PHILIP BOLL  
TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.001 Fixed Premium  
Product Name: 2010 Ultra Secure Redesign - C970LNA09P  
Project Name/Number: 2010 Ultra Secure Redesign/C970LNA09P

**Attachments:**

Statement of Variability - C970LNA09P Data Pages.pdf  
Statement of Variability - C963LNS09A.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Disclosures

**Comments:**

**Attachments:**

Nat'l IRA Disclosure 5-Year.pdf  
Nat'l IRA Disclosure 7-Year.pdf  
Nat'l IRA Disclosure 10-Year.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Summaries

**Comments:**

**Attachments:**

Nat'l Contract Summary 5-Year.pdf  
Nat'l Contract Summary 7-Year.pdf  
Nat'l Contract Summary 10-Year.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Annual Statements

**Comments:**

**Attachments:**

Annual Statement Nonqualified.pdf  
Annual Statement Qualified.pdf

**CERTIFICATION**

This is to certify that the attached form(s) has/have achieved the following Flesch Reading Ease Score(s) and complies/comply with the requirements of Ark. Stat. §§66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form</u>	<u>Description</u>	<u>Score</u>
C970LNA09P	Deferred Annuity Contract	49.6
C963LNS09A	Deferred Annuity Application	49.6*

\*When scored with the base contract.

United of Omaha Life Insurance Company

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Date: December 8, 2009



Daniel J. Kennelly  
Vice President & Chief Compliance Officer

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: United of Omaha Life Insurance Company

Form Number(s): C970LNA09P, C963LNS09A, C970LNA09P DP5,  
C970LNA09P DP7, C970LNA09P DP10

I hereby certify, to the best of my knowledge and belief, that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

  
\_\_\_\_\_  
Signature of Company Officer

Daniel J. Kennelly

\_\_\_\_\_  
Name

Vice President & Chief Compliance Officer

\_\_\_\_\_  
Title

December 8, 2009

\_\_\_\_\_  
Date

ARKANSAS  
INSURANCE  
DEPARTMENT

400 University Tower Building  
1123 South University Ave.  
Little Rock, Arkansas 72204

Lee Douglass  
Insurance Commissioner

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: United of Omaha Life Insurance Company

Company NAIC Code: 261-69868

Company Contact Person & Phone: Philip Boll

402-351-2449

INSURANCE DEPARTMENT USE ONLY:

ANALYST: \_\_\_\_\_ AMOUNT: \_\_\_\_\_ ROUTE SLIP: \_\_\_\_\_

**ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LIFE OF BUSINESS, UNLESS OTHERWISE INDICATED.**

**FEE SCHEDULE FOR ADMITTED INSURERS**

**RATE/FORM FILINGS**

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing.

\* 1 X \$50 = \$ 50.00

\*\*Retaliatory \$ \_\_\_\_\_

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.

\* \_\_\_\_\_ X \$50 = \_\_\_\_\_

\*\*Retaliatory \$ \_\_\_\_\_

Life and/or Disability Policy, Contract or Annuity Forms : Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.

\* \_\_\_\_\_ X \$20 = \_\_\_\_\_

\*\*Retaliatory \$ \_\_\_\_\_

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.

\* \_\_\_\_\_ X \$25 = \$ \_\_\_\_\_

\*\*Retaliatory \$ 0.00

**AMEND CERTIFICATE OF AUTHORITY**

Review and processing of information to amend an Insurer's Certificate of Authority

\* \_\_\_\_\_ X \$400 = \_\_\_\_\_

Filing to amend Certificate of Authority.

\*\*\* \_\_\_\_\_ X \$100 = \_\_\_\_\_

**\*THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.**

**\*\*THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.**

**\*\*\*THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. SEC. 23-61-401.**

a stock company

**STATEMENT OF VARIABLE MATERIAL  
Single Premium Deferred Annuity Contract  
Data Pages - 5-Year, 7-Year, and 10-Year Multiyear Guarantee Periods  
C970LNA09P DP5, C970LNA09P DP7, and C970LNA09P DP10**

<u>Page</u>	<u>Section</u>	<u>Explanation</u>
Face Page.....		<b>Company phone number, State DOI phone number, and officer signatures</b> are variable to indicate the company will update this information automatically, without resubmitting for filing review.
Data Pages ...	<b>CONTRACT DATA.....</b>	<p><b>Contract Number, Owner(s), Annuitant(s), Annuitant's Age, Annuitant's Sex, Beneficiary, Annuity Type and Issue Date</b> are variable based on the Owner(s) and Annuitant(s) specific demographics.</p> <p><b>Annuity Type</b> variable as either Qualified or Non-Qualified.</p> <p><b>Annuity Starting Date</b> variable with the latest date allowed being the contract anniversary following the Annuitant's 95<sup>th</sup> birthday.</p> <p><b>Initial Purchase Payment</b> variable with a minimum of \$5,000.</p>
Data Pages ...	<b>INTEREST RATES .....</b>	<p><b>Guaranteed Interest Rate for the Initial Multiyear Guarantee Period</b> variable based on our expectations of future investment earnings, persistency, mortality and expense experience, taxes, and any other factor which we may determine to take into account in the future.</p> <p>[This contract provides an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown above plus [1%.] These sentences will not print if the additional interest rate increase is 0.0%. [1%] variable based on our expectations of future investment earnings, persistency, mortality and expense experience, taxes, and any other factor which we may determine to take into account in the future.</p> <p><b>Guaranteed Minimum Interest Rate</b> variable for new contracts based on the NAIC Annuity Nonforfeiture Model Regulation and on our expectations of future investment earnings, persistency, mortality and expense experience, taxes, and any other factor which we may determine to take into account in the future. Will not change once a contract is in force.</p>

# UNITED of OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

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Data Pages ...**ADDITIONAL PURCHASE PAYMENTS**

[\$500] variable with a range from \$500 to \$5,000.

Data Pages ...**CONTRACT VALUES**.....**Guaranteed Minimum Interest Rate** variable for new contracts based on the NAIC Annuity Nonforfeiture Model Regulation and on our expectations of future investment earnings, persistency, mortality and expense experience, taxes, and any other factor which we may determine to take into account in the future. Will not change once a contract is in force.

**Table of Guaranteed Minimum Values** reflects the minimum guaranteed Accumulation Values and Surrender Values of the Initial Purchase Payment at the Guaranteed Minimum Interest Rate.

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**STATEMENT OF VARIABLE MATERIAL  
Single Premium Deferred Annuity Application  
C963LNS09A**

<u>Page</u>	<u>Section</u>	<u>Explanation</u>
1	..... <b>INITIAL GUARANTEE PERIOD</b> .....	[[ ] Ultrannuity], [ 1 Year], and [ 3 Year] vary according to the availability of product lines and guarantee periods within a state.
1	..... <b>INITIAL GUARANTEE PERIOD</b> .....	[[ ] Ultra-Secure SPDA], [ 5 Year], [ 7 Year], and [ 10 Year] vary according to the availability of product lines and guarantee periods within a state.

## UNITED OF OMAHA LIFE INSURANCE COMPANY

### IRA POLICY DISCLOSURE - QUALIFIED SINGLE PURCHASE PAYMENT DEFERRED ANNUITY - 5 YEAR MULTIYEAR GUARANTEE PERIOD

1. **Policy.** The Qualified Single Purchase Payment Deferred Annuity is underwritten by United of Omaha Life Insurance Company ("we, us") and is designed to accumulate funds to provide a guaranteed income at maturity for the lifetime of the Annuitant. The Qualified Single Purchase Payment Deferred Annuity contract form has been filed with the Internal Revenue Service for approval. The IRS approval is a determination only as to the form of the annuity contract and does not represent a determination of the merits of the contract. You may contact us about the contract at the following address: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, Nebraska 68175, telephone (402) 342-7600.
2. **Accumulation Value.** The Accumulation Value of the contract is the accumulation at interest of the Purchase Payments less any previous withdrawals including any associated Withdrawal Charges and Market Value Adjustments. The value of the Purchase Payments is the sum of the Initial Purchase Payment and any Additional Purchase Payments minus any applicable premium tax.
3. **Interest Credited.** The interest rate for the Accumulation Value for any period will be the rate declared by the Board of Directors of United of Omaha Life Insurance Company, or their designees, but will not be less than the Guaranteed Minimum Interest Rate shown on your contract. Sometime after January 1<sup>st</sup> of each Contract Year, United of Omaha Life Insurance Company will provide each Owner of a Qualified Single Purchase Payment Deferred Annuity contract with a statement showing the interest credited to the Accumulation Value of the contract as of the last contract anniversary.

The Multiyear Guarantee Period for your contract is five years. After the initial Multiyear Guarantee Period, you may select a new five-year Multiyear Guarantee Period or a One-Year Guarantee Period.

4. **Withdrawal Charge.** If you withdraw a portion of the Accumulation Value or surrender the contract, there may be a Withdrawal Charge on the amount withdrawn or surrendered. The Withdrawal Charge Percentages beginning with the first year are up to 6%, 6%, 6%, 6%, and 5%. These Withdrawal Charges will be reinstated each time a five-year Multiyear Guarantee Period begins. You may surrender or annuitize your contract without Withdrawal Charges during the Renewal Period or at anytime during a One-Year Guarantee Period.

We will waive the Withdrawal Charges for: withdrawals made due to maturity, whether taken in cash or applied to a settlement option; withdrawals made as Death Benefits; withdrawals made after the first two Contract Years pursuant to one of the contract's lifetime income settlement options; withdrawals attributable to a refund of part or all of the Purchase Payments due to an "excess contribution"; withdrawals attributable to a refund of part or all of the Purchase Payments due to a retirement plan's failure to meet IRS qualifications; withdrawals made due to confinement to a hospital or Nursing Home; withdrawals made due to disability; withdrawals made due to Terminal Illness; withdrawals made due to unemployment; withdrawals made due to residence damage; withdrawals made due to organ transplant; withdrawals made due to the death of a spouse or minor dependent.

5. **Market Value Adjustment.** If you request a surrender or withdrawal, a Market Value Adjustment may be applied. The Market Value Adjustment may increase or decrease your Surrender Value or withdrawal amount. There will be no Market Value Adjustment if you surrender, request a withdrawal, renew, or choose a payment option during the Renewal Period or at anytime during a One-Year Guarantee Period.
6. **Commissions.** The licensed life insurance agent providing this Disclosure Statement, as the soliciting agent for the sale of the Qualified Single Purchase Payment Deferred Annuity contract, will receive a sales commission not greater than 6.0%. There is no renewal commissions paid. The commission paid to the soliciting agent on the Initial Purchase Payment is not a separate charge against the contract.
7. The maximum Initial Purchase Payment without our prior approval is \$1,000,000.
8. The following table of values provides a projection of the Accumulation Value of your individual retirement annuity. To determine a projected value of your individual retirement annuity at the end of the year in which you attain ages 60, 65 and 70, please apply your own age at the beginning of this year to the following table of values. For example, if you were 40 years old at the beginning of this year, you would use years 20, 25 and 30 from the table of values to determine the projected value of your individual retirement annuity when you attain ages 60, 65 and 70.

**QUALIFIED SINGLE PURCHASE PAYMENT DEFERRED ANNUITY  
TABLE OF VALUES  
5 Year Multiyear Guarantee Period  
(Guaranteed Rate of 1.5%, \$1,000 One Time Premium)**

<b>DURATION</b>	<b>ANNUAL PREMIUM</b>	<b>MINIMUM ACCUMULATION VALUE</b>	<b>SURRENDER CHARGE*</b>	<b>MINIMUM SURRENDER VALUE**</b>
1	1,000	1,015.00	6%	1,000.00
2	0	1,030.23	6%	1,000.00
3	0	1,045.68	6%	1,000.00
4	0	1,061.36	6%	1,004.05
5	0	1,077.28	5%	1,028.81
6	0	1,093.44	6%	1,077.28
7	0	1,109.84	6%	1,077.28
8	0	1,126.49	6%	1,077.28
9	0	1,143.39	6%	1,081.65
10	0	1,160.54	5%	1,108.32
11	0	1,177.95	6%	1,160.54
12	0	1,195.62	6%	1,160.54
13	0	1,213.55	6%	1,160.54
14	0	1,231.76	6%	1,165.24
15	0	1,250.23	5%	1,193.97
16	0	1,268.99	6%	1,250.23
17	0	1,288.02	6%	1,250.23
18	0	1,307.34	6%	1,250.23
19	0	1,326.95	6%	1,255.30
20	0	1,346.86	5%	1,286.25
21	0	1,367.06	6%	1,346.86
22	0	1,387.56	6%	1,346.86
23	0	1,408.38	6%	1,346.86
24	0	1,429.50	6%	1,352.31
25	0	1,450.95	5%	1,385.65
26	0	1,472.71	6%	1,450.95
27	0	1,494.80	6%	1,450.95
28	0	1,517.22	6%	1,450.95
29	0	1,539.98	6%	1,456.82
30	0	1,563.08	5%	1,492.74
31	0	1,586.53	6%	1,563.08
32	0	1,610.32	6%	1,563.08
33	0	1,634.48	6%	1,563.08
34	0	1,659.00	6%	1,569.41
35	0	1,683.88	5%	1,608.11
36	0	1,709.14	6%	1,683.88
37	0	1,734.78	6%	1,683.88
38	0	1,760.80	6%	1,683.88
39	0	1,787.21	6%	1,690.70
40	0	1,814.02	5%	1,732.39
41	0	1,841.23	6%	1,814.02
42	0	1,868.85	6%	1,814.02
43	0	1,896.88	6%	1,814.02
44	0	1,925.33	6%	1,821.37
45	0	1,954.21	5%	1,866.27
46	0	1,983.53	6%	1,954.21
47	0	2,013.28	6%	1,954.21
48	0	2,043.48	6%	1,954.21
49	0	2,074.13	6%	1,962.13
50	0	2,105.24	5%	2,010.51
51	0	2,136.82	6%	2,105.24

\*Surrender Charges do not apply during a Renewal Period.

\*\*The minimum Surrender Values assume no Market Value Adjustments.

## UNITED OF OMAHA LIFE INSURANCE COMPANY

### IRA POLICY DISCLOSURE - QUALIFIED SINGLE PURCHASE PAYMENT DEFERRED ANNUITY - 7 YEAR MULTIYEAR GUARANTEE PERIOD

1. **Policy.** The Qualified Single Purchase Payment Deferred Annuity is underwritten by United of Omaha Life Insurance Company ("we, us") and is designed to accumulate funds to provide a guaranteed income at maturity for the lifetime of the Annuitant. The Qualified Single Purchase Payment Deferred Annuity contract form has been filed with the Internal Revenue Service for approval. The IRS approval is a determination only as to the form of the annuity contract and does not represent a determination of the merits of the contract. You may contact us about the contract at the following address: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, Nebraska 68175, telephone (402) 342-7600.
2. **Accumulation Value.** The Accumulation Value of the contract is the accumulation at interest of the Purchase Payments less any previous withdrawals including any associated Withdrawal Charges and Market Value Adjustments. The value of the Purchase Payments is the sum of the Initial Purchase Payment and any Additional Purchase Payments minus any applicable premium tax.
3. **Interest Credited.** The interest rate for the Accumulation Value for any period will be the rate declared by the Board of Directors of United of Omaha Life Insurance Company, or their designees, but will not be less than the Guaranteed Minimum Interest Rate shown on your contract. Sometime after January 1<sup>st</sup> of each Contract Year, United of Omaha Life Insurance Company will provide each Owner of a Qualified Single Purchase Payment Deferred Annuity contract with a statement showing the interest credited to the Accumulation Value of the contract as of the last contract anniversary.

The Multiyear Guarantee Period for your contract is seven years. After the initial Multiyear Guarantee Period, you may select a new seven-year Multiyear Guarantee Period or a One-Year Guarantee Period.

4. **Withdrawal Charge.** If you withdraw a portion of the Accumulation Value or surrender the contract, there may be a Withdrawal Charge on the amount withdrawn or surrendered. The Withdrawal Charge Percentages beginning with the first year are up to 6%, 6%, 6%, 6%, 5%, 4%, and 3%. These Withdrawal Charges will be reinstated each time a seven-year Multiyear Guarantee Period begins. You may surrender or annuitize your contract without Withdrawal Charges during the Renewal Period or at anytime during a One-Year Guarantee Period.

We will waive the Withdrawal Charges for: withdrawals made due to maturity, whether taken in cash or applied to a settlement option; withdrawals made as Death Benefits; withdrawals made after the first two Contract Years pursuant to one of the contract's lifetime income settlement options; withdrawals attributable to a refund of part or all of the Purchase Payments due to an "excess contribution"; withdrawals attributable to a refund of part or all of the Purchase Payments due to a retirement plan's failure to meet IRS qualifications; withdrawals made due to confinement to a hospital or Nursing Home; withdrawals made due to disability; withdrawals made due to Terminal Illness; withdrawals made due to unemployment; withdrawals made due to residence damage; withdrawals made due to organ transplant; withdrawals made due to the death of a spouse or minor dependent.

5. **Market Value Adjustment.** If you request a surrender or withdrawal, a Market Value Adjustment may be applied. The Market Value Adjustment may increase or decrease your Surrender Value or withdrawal amount. There will be no Market Value Adjustment if you surrender, request a withdrawal, renew, or choose a payment option during the Renewal Period or at anytime during a One-Year Guarantee Period.
6. **Commissions.** The licensed life insurance agent providing this Disclosure Statement, as the soliciting agent for the sale of the Qualified Single Purchase Payment Deferred Annuity contract, will receive a sales commission not greater than 6.0%. There is no renewal commissions paid. The commission paid to the soliciting agent on the Initial Purchase Payment is not a separate charge against the contract.
7. The maximum Initial Purchase Payment without our prior approval is \$1,000,000.
8. The following table of values provides a projection of the Accumulation Value of your individual retirement annuity. To determine a projected value of your individual retirement annuity at the end of the year in which you attain ages 60, 65 and 70, please apply your own age at the beginning of this year to the following table of values. For example, if you were 40 years old at the beginning of this year, you would use years 20, 25 and 30 from the table of values to determine the projected value of your individual retirement annuity when you attain ages 60, 65 and 70.

**QUALIFIED SINGLE PURCHASE PAYMENT DEFERRED ANNUITY**  
**TABLE OF VALUES**  
**7 Year Multiyear Guarantee Period**  
**(Guaranteed Rate of 1.5%, \$1,000 One Time Premium)**

<b>DURATION</b>	<b>ANNUAL PREMIUM</b>	<b>MINIMUM ACCUMULATION VALUE</b>	<b>SURRENDER CHARGE*</b>	<b>MINIMUM SURRENDER VALUE**</b>
1	1,000	1,015.00	6%	1,000.00
2	0	1,030.23	6%	1,000.00
3	0	1,045.68	6%	1,000.00
4	0	1,061.36	6%	1,004.05
5	0	1,077.28	5%	1,028.81
6	0	1,093.44	4%	1,054.08
7	0	1,109.85	3%	1,079.88
8	0	1,126.49	6%	1,109.85
9	0	1,143.39	6%	1,109.85
10	0	1,160.54	6%	1,109.85
11	0	1,177.95	6%	1,114.34
12	0	1,195.62	5%	1,141.82
13	0	1,213.55	4%	1,169.87
14	0	1,231.76	3%	1,198.50
15	0	1,250.23	6%	1,231.76
16	0	1,268.99	6%	1,231.76
17	0	1,288.02	6%	1,231.76
18	0	1,307.34	6%	1,236.74
19	0	1,326.95	5%	1,267.24
20	0	1,346.86	4%	1,298.37
21	0	1,367.06	3%	1,330.15
22	0	1,387.56	6%	1,367.06
23	0	1,408.38	6%	1,367.06
24	0	1,429.50	6%	1,367.06
25	0	1,450.95	6%	1,372.59
26	0	1,472.71	5%	1,406.44
27	0	1,494.80	4%	1,440.99
28	0	1,517.22	3%	1,476.26
29	0	1,539.98	6%	1,517.22
30	0	1,563.08	6%	1,517.22
31	0	1,586.53	6%	1,517.22
32	0	1,610.32	6%	1,523.37
33	0	1,634.48	5%	1,560.93
34	0	1,659.00	4%	1,599.27
35	0	1,683.88	3%	1,638.42
36	0	1,709.14	6%	1,683.88
37	0	1,734.78	6%	1,683.88
38	0	1,760.80	6%	1,683.88
39	0	1,787.21	6%	1,690.70
40	0	1,814.02	5%	1,732.39
41	0	1,841.23	4%	1,774.94
42	0	1,868.85	3%	1,818.39
43	0	1,896.88	6%	1,868.85
44	0	1,925.33	6%	1,868.85
45	0	1,954.21	6%	1,868.85
46	0	1,983.53	6%	1,876.42
47	0	2,013.28	5%	1,922.68
48	0	2,043.48	4%	1,969.91
49	0	2,074.13	3%	2,018.13
50	0	2,105.24	6%	2,074.13
51	0	2,136.82	6%	2,074.13

\*Surrender Charges do not apply during a Renewal Period.

\*\*The minimum Surrender Values assume no Market Value Adjustments.

## UNITED OF OMAHA LIFE INSURANCE COMPANY

### IRA POLICY DISCLOSURE - QUALIFIED SINGLE PURCHASE PAYMENT DEFERRED ANNUITY - 10 YEAR MULTIYEAR GUARANTEE PERIOD

1. **Policy.** The Qualified Single Purchase Payment Deferred Annuity is underwritten by United of Omaha Life Insurance Company ("we, us") and is designed to accumulate funds to provide a guaranteed income at maturity for the lifetime of the Annuitant. The Qualified Single Purchase Payment Deferred Annuity contract form has been filed with the Internal Revenue Service for approval. The IRS approval is a determination only as to the form of the annuity contract and does not represent a determination of the merits of the contract. You may contact us about the contract at the following address: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, Nebraska 68175, telephone (402) 342-7600.
2. **Accumulation Value.** The Accumulation Value of the contract is the accumulation at interest of the Purchase Payments less any previous withdrawals including any associated Withdrawal Charges and Market Value Adjustments. The value of the Purchase Payments is the sum of the Initial Purchase Payment and any Additional Purchase Payments minus any applicable premium tax.
3. **Interest Credited.** The interest rate for the Accumulation Value for any period will be the rate declared by the Board of Directors of United of Omaha Life Insurance Company, or their designees, but will not be less than the Guaranteed Minimum Interest Rate shown on your contract. Sometime after January 1<sup>st</sup> of each Contract Year, United of Omaha Life Insurance Company will provide each Owner of a Qualified Single Purchase Payment Deferred Annuity contract with a statement showing the interest credited to the Accumulation Value of the contract as of the last contract anniversary.

The Multiyear Guarantee Period for your contract is ten years. After the initial Multiyear Guarantee Period, you may select a new ten-year Multiyear Guarantee Period or a One-Year Guarantee Period.

4. **Withdrawal Charge.** If you withdraw a portion of the Accumulation Value or surrender the contract, there may be a Withdrawal Charge on the amount withdrawn or surrendered. The Withdrawal Charge Percentages beginning with the first year are up to 7%, 7%, 7%, 6%, 6%, 6%, 5%, 5%, 3%, and 1%. These Withdrawal Charges will be reinstated each time a ten-year Multiyear Guarantee Period begins. You may surrender or annuitize your contract without Withdrawal Charges during the Renewal Period or at anytime during a One-Year Guarantee Period.

We will waive the Withdrawal Charges for: withdrawals made due to maturity, whether taken in cash or applied to a settlement option; withdrawals made as Death Benefits; withdrawals made after the first two Contract Years pursuant to one of the contract's lifetime income settlement options; withdrawals attributable to a refund of part or all of the Purchase Payments due to an "excess contribution"; withdrawals attributable to a refund of part or all of the Purchase Payments due to a retirement plan's failure to meet IRS qualifications; withdrawals made due to confinement to a hospital or Nursing Home; withdrawals made due to disability; withdrawals made due to Terminal Illness; withdrawals made due to unemployment; withdrawals made due to residence damage; withdrawals made due to organ transplant; withdrawals made due to the death of a spouse or minor dependent.

5. **Market Value Adjustment.** If you request a surrender or withdrawal, a Market Value Adjustment may be applied. The Market Value Adjustment may increase or decrease your Surrender Value or withdrawal amount. There will be no Market Value Adjustment if you surrender, request a withdrawal, renew, or choose a payment option during the Renewal Period or at anytime during a One-Year Guarantee Period.
6. **Commissions.** The licensed life insurance agent providing this Disclosure Statement, as the soliciting agent for the sale of the Qualified Single Purchase Payment Deferred Annuity contract, will receive a sales commission not greater than 6.0%. There is no renewal commissions paid. The commission paid to the soliciting agent on the Initial Purchase Payment is not a separate charge against the contract.
7. The maximum Initial Purchase Payment without our prior approval is \$1,000,000.
8. The following table of values provides a projection of the Accumulation Value of your individual retirement annuity. To determine a projected value of your individual retirement annuity at the end of the year in which you attain ages 60, 65 and 70, please apply your own age at the beginning of this year to the following table of values. For example, if you were 40 years old at the beginning of this year, you would use years 20, 25 and 30 from the table of values to determine the projected value of your individual retirement annuity when you attain ages 60, 65 and 70.

**QUALIFIED SINGLE PURCHASE PAYMENT DEFERRED ANNUITY**  
**TABLE OF VALUES**  
**10 Year Multiyear Guarantee Period**  
**(Guaranteed Rate of 1.5%, \$1,000 One Time Premium)**

<b>DURATION</b>	<b>ANNUAL PREMIUM</b>	<b>MINIMUM ACCUMULATION VALUE</b>	<b>SURRENDER CHARGE*</b>	<b>MINIMUM SURRENDER VALUE**</b>
1	1,000	1,015.00	7%	1,000.00
2	0	1,030.23	7%	1,000.00
3	0	1,045.68	7%	1,000.00
4	0	1,061.36	6%	1,004.05
5	0	1,077.28	6%	1,019.11
6	0	1,093.44	6%	1,034.40
7	0	1,109.85	5%	1,059.90
8	0	1,126.49	5%	1,075.80
9	0	1,143.39	3%	1,112.52
10	0	1,160.54	1%	1,150.10
11	0	1,177.95	7%	1,160.54
12	0	1,195.62	7%	1,160.54
13	0	1,213.55	7%	1,160.54
14	0	1,231.76	6%	1,165.24
15	0	1,250.23	6%	1,182.72
16	0	1,268.99	6%	1,200.46
17	0	1,288.02	5%	1,230.06
18	0	1,307.34	5%	1,248.51
19	0	1,326.95	3%	1,291.12
20	0	1,346.86	1%	1,334.73
21	0	1,367.06	7%	1,346.86
22	0	1,387.56	7%	1,346.86
23	0	1,408.38	7%	1,346.86
24	0	1,429.50	6%	1,352.31
25	0	1,450.95	6%	1,372.59
26	0	1,472.71	6%	1,393.18
27	0	1,494.80	5%	1,427.53
28	0	1,517.22	5%	1,448.95
29	0	1,539.98	3%	1,498.40
30	0	1,563.08	1%	1,549.01
31	0	1,586.53	7%	1,563.08
32	0	1,610.32	7%	1,563.08
33	0	1,634.48	7%	1,563.08
34	0	1,659.00	6%	1,569.41
35	0	1,683.88	6%	1,592.95
36	0	1,709.14	6%	1,616.85
37	0	1,734.78	5%	1,656.71
38	0	1,760.80	5%	1,681.56
39	0	1,787.21	3%	1,738.96
40	0	1,814.02	1%	1,797.69
41	0	1,841.23	7%	1,814.02
42	0	1,868.85	7%	1,814.02
43	0	1,896.88	7%	1,814.02
44	0	1,925.33	6%	1,821.37
45	0	1,954.21	6%	1,848.69
46	0	1,983.53	6%	1,876.42
47	0	2,013.28	5%	1,922.68
48	0	2,043.48	5%	1,951.52
49	0	2,074.13	3%	2,018.13
50	0	2,105.24	1%	2,086.30
51	0	2,136.82	7%	2,105.24

\*Surrender Charges do not apply during a Renewal Period.

\*\*The minimum Surrender Values assume no Market Value Adjustments.



**CONTRACT SUMMARY**

The contract provides deferred annuity payments and the choice of payment options. Upon the death of an Owner before the Annuity Starting Date and while the contract is in force, a Death Benefit will be paid according to the contract's provisions.

The Initial Purchase Payment is subject to a minimum of [\$5,000]. The maximum amount of the Initial Purchase Payment is subject to Home Office approval. Additional Purchase Payments are allowed within the first Contract Year, subject to a minimum of [\$500]. The amount and frequency of Additional Purchase Payments are subject to Home Office approval.

The interest rate is guaranteed for the initial Multiyear Guarantee Period. We will determine the interest rate for any subsequent Multiyear Guarantee Period. The interest rate for any subsequent Multiyear Guarantee Period will not be lower than the Guaranteed Minimum Interest Rate.

Withdrawals of more than 10% of the Accumulation Value prior to the Annuity Starting Date will be subject to a Withdrawal Charge and a Market Value Adjustment as described in the contract. A Market Value Adjustment may increase or decrease the amount of a withdrawal. The Withdrawal Charge Percentages are as follows:

<b>Contract Year Within Multiyear Guarantee Period</b>	<b>Percentage of Amount Withdrawn</b>
1	6%
2	6%
3	6%
4	6%
5	5%

The yield on a guaranteed basis is [1.03%] after 10 years and [1.50%] at maturity. The yield rates represent the effective annual interest rates at which the accumulation of 100% of the Initial Purchase Payment would be equal to the Surrender Value at the point specified.

The contract pays annuity payments beginning on the Annuity Starting Date. The following table contains the guaranteed lifetime monthly income for each payment option per \$1,000.

<b>Age</b>	<b>10 Year Guaranteed Period</b>		<b>Life Only</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
[70]	[4.91	4.54	5.16	4.67]
95	[7.67	7.51	10.45	9.74]

**CONTRACT ILLUSTRATION**

The values illustrated below assume no withdrawals have been made during the accumulation period and no Additional Purchase Payments have been made.

[The contract receives an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown below plus [1%.]

The End of Year Guaranteed Surrender Values are subject to a Market Value Adjustment as described in the MARKET VALUE ADJUSTMENT section of the contract.

<b>At End of Contract Year</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Minimum Interest Rate of [1.5%]</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period of [3.0%]</b>	<b>End of Year Guaranteed Surrender Values at [1.5%]</b>	<b>End of Year Current Surrender Values at [3.0%]</b>
[1	\$10,150.00	\$10,400.00	\$10,000.00	\$10,000.00
2	\$10,302.25	\$10,712.00	\$10,000.00	\$10,133.55
3	\$10,456.78	\$11,033.36	\$10,000.00	\$10,437.56
4	\$10,613.64	\$11,364.36	\$10,040.50	\$10,750.69
5	\$10,772.84	\$11,705.29	\$10,288.06	\$11,178.55
6	\$10,934.43	\$12,056.45	\$10,772.84	\$11,705.29
7	\$11,098.45	\$12,418.14	\$10,772.84	\$11,747.56
8	\$11,264.93	\$12,790.69	\$10,772.84	\$12,099.99
9	\$11,433.90	\$13,174.41	\$10,816.47	\$12,462.99
10	\$11,605.41	\$13,569.64	\$11,083.16	\$12,959.01
11	\$11,779.49	\$13,976.73	\$11,605.41	\$13,569.64
12	\$11,956.18	\$14,396.03	\$11,605.41	\$13,618.65
13	\$12,135.52	\$14,827.91	\$11,605.41	\$14,027.21
14	\$12,317.56	\$15,272.75	\$11,652.41	\$14,448.02
15	\$12,502.32	\$15,730.93	\$11,939.72	\$15,023.04
16	\$12,689.86	\$16,202.86	\$12,502.32	\$15,730.93
17	\$12,880.20	\$16,688.95	\$12,502.32	\$15,787.74
18	\$13,073.41	\$17,189.62	\$12,502.32	\$16,261.38
19	\$13,269.51	\$17,705.30	\$12,552.95	\$16,749.22
20	\$13,468.55	\$18,236.46	\$12,862.47	\$17,415.82
21	\$13,670.58	\$18,783.56	\$13,468.55	\$18,236.46
22	\$13,875.64	\$19,347.06	\$13,468.55	\$18,302.32
23	\$14,083.77	\$19,927.48	\$13,468.55	\$18,851.39
24	\$14,295.03	\$20,525.30	\$13,523.10	\$19,416.93
25	\$14,509.45	\$21,141.06	\$13,856.53	\$20,189.71
26	\$14,727.10	\$21,775.29	\$14,509.45	\$21,141.06
27	\$14,948.00	\$22,428.55	\$14,509.45	\$21,217.41
28	\$15,172.22	\$23,101.41	\$14,509.45	\$21,853.93
29	\$15,399.81	\$23,794.45	\$14,568.22	\$22,509.55
30	\$15,630.80	\$24,508.28	\$14,927.42	\$23,405.41
31	\$15,865.26	\$25,243.53	\$15,630.80	\$24,508.28
32	\$16,103.24	\$26,000.84	\$15,630.80	\$24,596.79
33	\$16,344.79	\$26,780.86	\$15,630.80	\$25,334.69
34	\$16,589.96	\$27,584.29	\$15,694.11	\$26,094.74
35	\$16,838.81	\$28,411.82	\$16,081.07	\$27,133.28
36	\$17,091.40	\$29,264.17	\$16,838.81	\$28,411.82
37	\$17,347.77	\$30,142.09	\$16,838.81	\$28,514.42
38	\$17,607.98	\$31,046.36	\$16,838.81	\$29,369.85
39	\$17,872.10	\$31,977.75	\$16,907.01	\$30,250.95
40	\$18,140.18	\$32,937.08	\$17,323.88	\$31,454.91
41	\$18,412.29	\$33,925.19	\$18,140.18	\$32,937.08
42	\$18,688.47	\$34,942.95	\$18,140.18	\$33,056.03
43	\$18,968.80	\$35,991.24	\$18,140.18	\$34,047.71]

<b>At End of Contract Year</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Minimum Interest Rate of [1.5%]</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period of [3.0%]</b>	<b>End of Year Guaranteed Surrender Values at [1.5%]</b>	<b>End of Year Current Surrender Values at [3.0%]</b>
[44	\$19,253.33	\$37,070.97	\$18,213.65	\$35,069.14
45	\$19,542.13	\$38,183.10	\$18,662.73	\$36,464.86
46	\$19,835.26	\$39,328.60	\$19,542.13	\$38,183.10
47	\$20,132.79	\$40,508.45	\$19,542.13	\$38,321.00
48	\$20,434.78	\$41,723.71	\$19,542.13	\$39,470.63
49	\$20,741.30	\$42,975.42	\$19,621.27	\$40,654.75
51	\$21,052.42	\$44,264.68	\$20,105.07	\$42,272.77
51	\$21,368.21	\$45,592.62	\$21,052.42	\$44,264.68
52	\$21,688.73	\$46,960.40	\$21,052.42	\$44,424.54
53	\$22,014.06	\$48,369.21	\$21,052.42	\$45,757.28
54	\$22,344.28	\$49,820.29	\$21,137.68	\$47,129.99
55	\$22,679.44	\$51,314.90	\$21,658.87	\$49,005.73
56	\$23,019.63	\$52,931.32	\$22,679.44	\$51,314.90
57	\$23,364.93	\$54,598.65	\$22,679.44	\$51,650.33
58	\$23,715.40	\$56,318.51	\$22,679.44	\$53,277.31
59	\$24,071.13	\$58,092.54	\$22,771.29	\$54,955.55
60	\$24,432.20	\$59,922.46	\$23,332.75	\$57,225.95
61	\$24,798.68	\$61,810.02	\$24,432.20	\$59,922.46
62	\$25,170.66	\$63,757.03	\$24,432.20	\$60,314.15
63	\$25,548.22	\$65,765.38	\$24,432.20	\$62,214.05
64	\$25,931.44	\$67,836.99	\$24,531.15	\$64,173.79
65	\$26,320.42	\$69,973.85	\$25,136.00	\$66,825.03
66	\$26,715.22	\$72,178.03	\$26,320.42	\$69,973.85
67	\$27,115.95	\$74,451.64	\$26,320.42	\$70,431.25
68	\$27,522.69	\$76,796.87	\$26,320.42	\$72,649.83
69	\$27,935.53	\$79,215.97	\$26,427.01	\$74,938.30
70	\$28,354.56	\$81,711.27	\$27,078.61	\$78,034.26
71	\$28,779.88	\$84,285.17	\$28,354.56	\$81,711.27
72	\$29,211.58	\$86,940.16	\$28,354.56	\$82,245.39
73	\$29,649.75	\$89,678.77	\$28,354.56	\$84,836.12
74	\$30,094.50	\$92,503.65	\$28,469.40	\$87,508.46
75	\$30,545.92	\$95,417.52	\$29,171.35	\$91,123.73
76	\$31,004.11	\$98,423.17	\$30,545.92	\$95,417.52
77	\$31,469.17	\$101,523.50	\$30,545.92	\$96,041.23
78	\$31,941.20	\$104,721.49	\$30,545.92	\$99,066.53
79	\$32,420.32	\$108,020.22	\$30,669.63	\$102,187.13
80	\$32,906.63	\$111,422.85	\$31,425.83	\$106,408.83
81	\$33,400.23	\$114,932.67	\$32,906.63	\$111,422.85
82	\$33,901.23	\$118,553.05	\$32,906.63	\$112,151.19
83	\$34,409.75	\$122,287.48	\$32,906.63	\$115,683.95
84	\$34,925.90	\$126,139.53	\$33,039.90	\$119,328.00
85	\$35,449.78	\$130,112.93	\$33,854.54	\$124,257.84
86	\$35,981.53	\$134,211.48	\$35,449.78	\$130,112.93
87	\$36,521.25	\$138,439.14	\$35,449.78	\$130,963.43
88	\$37,069.07	\$142,799.98	\$35,449.78	\$135,088.78
89	\$37,625.11	\$147,298.18	\$35,593.35	\$139,344.08
90	\$38,189.49	\$151,938.07	\$36,470.96	\$145,100.86
91	\$38,762.33	\$156,724.12	\$38,189.49	\$151,938.07
92	\$39,343.76	\$161,660.93	\$38,189.49	\$152,931.24
93	\$39,933.92	\$166,753.25	\$38,189.49	\$157,748.57
94	\$40,532.93	\$172,005.98	\$38,344.15	\$162,717.65
95	\$41,140.92	\$177,424.16	\$39,289.58	\$169,440.08]



**CONTRACT SUMMARY**

The contract provides deferred annuity payments and the choice of payment options. Upon the death of an Owner before the Annuity Starting Date and while the contract is in force, a Death Benefit will be paid according to the contract's provisions.

The Initial Purchase Payment is subject to a minimum of [\$5,000]. The maximum amount of the Initial Purchase Payment is subject to Home Office approval. Additional Purchase Payments are allowed within the first Contract Year, subject to a minimum of [\$500]. The amount and frequency of Additional Purchase Payments are subject to Home Office approval.

The interest rate is guaranteed for the initial Multiyear Guarantee Period. We will determine the interest rate for any subsequent Multiyear Guarantee Period. The interest rate for any subsequent Multiyear Guarantee Period will not be lower than the Guaranteed Minimum Interest Rate.

Withdrawals of more than 10% of the Accumulation Value prior to the Annuity Starting Date will be subject to a Withdrawal Charge and a Market Value Adjustment as described in the contract. A Market Value Adjustment may increase or decrease the amount of a withdrawal. The Withdrawal Charge Percentages are as follows:

<b>Contract Year Within Multiyear Guarantee Period</b>	<b>Percentage of Amount Withdrawn</b>
1	6%
2	6%
3	6%
4	6%
5	5%
6	4%
7	3%

The yield on a guaranteed basis is [1.05%] after 10 years and [1.50%] at maturity. The yield rates represent the effective annual interest rates at which the accumulation of 100% of the Initial Purchase Payment would be equal to the Surrender Value at the point specified.

This contract pays annuity payments beginning on the Annuity Starting Date. The following table contains the guaranteed lifetime monthly income for each payment option per \$1,000.

<b>Age</b>	<b>10 Year Guaranteed Period</b>		<b>Life Only</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
[70]	[4.91]	4.54	5.16	[4.67]
95	[7.67]	7.51	10.45	[9.74]

**CONTRACT ILLUSTRATION**

The values illustrated below assume no withdrawals have been made during the accumulation period and no Additional Purchase Payments have been made.

[The contract receives an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown below plus [1%.]

The End of Year Guaranteed Surrender Values are subject to a Market Value Adjustment as described in the MARKET VALUE ADJUSTMENT section of the contract.

<b>At End of Contract Year</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Minimum Interest Rate of [1.5%]</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period of [3.0%]</b>	<b>End of Year Guaranteed Surrender Values at [1.5%]</b>	<b>End of Year Current Surrender Values at [3.0%]</b>
[1	\$10,150.00	\$10,300.00	\$10,000.00	\$10,000.00
2	\$10,302.25	\$10,609.00	\$10,000.00	\$10,036.11
3	\$10,456.78	\$10,927.27	\$10,000.00	\$10,337.20
4	\$10,613.64	\$11,255.09	\$10,040.50	\$10,647.31
5	\$10,772.84	\$11,592.74	\$10,288.06	\$11,071.07
6	\$10,934.43	\$11,940.52	\$10,540.79	\$11,510.66
7	\$11,098.45	\$12,298.74	\$10,798.79	\$11,966.67
8	\$11,264.93	\$12,667.70	\$11,098.45	\$12,298.74
9	\$11,433.90	\$13,047.73	\$11,098.45	\$12,343.15
10	\$11,605.41	\$13,439.16	\$11,098.45	\$12,713.45
11	\$11,779.49	\$13,842.34	\$11,143.40	\$13,094.85
12	\$11,956.18	\$14,257.61	\$11,418.15	\$13,616.02
13	\$12,135.52	\$14,685.34	\$11,698.65	\$14,156.66
14	\$12,317.56	\$15,125.90	\$11,984.98	\$14,717.50
15	\$12,502.32	\$15,579.67	\$12,317.56	\$15,125.90
16	\$12,689.86	\$16,047.06	\$12,317.56	\$15,180.52
17	\$12,880.20	\$16,528.48	\$12,317.56	\$15,635.94
18	\$13,073.41	\$17,024.33	\$12,367.44	\$16,105.02
19	\$13,269.51	\$17,535.06	\$12,672.38	\$16,745.98
20	\$13,468.55	\$18,061.11	\$12,983.68	\$17,410.91
21	\$13,670.58	\$18,602.95	\$13,301.47	\$18,100.67
22	\$13,875.64	\$19,161.03	\$13,670.58	\$18,602.95
23	\$14,083.77	\$19,735.87	\$13,670.58	\$18,670.13
24	\$14,295.03	\$20,327.94	\$13,670.58	\$19,230.23
25	\$14,509.45	\$20,937.78	\$13,725.94	\$19,807.14
26	\$14,727.10	\$21,565.91	\$14,064.38	\$20,595.45
27	\$14,948.00	\$22,212.89	\$14,409.87	\$21,413.23
28	\$15,172.22	\$22,879.28	\$14,762.57	\$22,261.54
29	\$15,399.81	\$23,565.66	\$15,172.22	\$22,879.28
30	\$15,630.80	\$24,272.62	\$15,172.22	\$22,961.90
31	\$15,865.26	\$25,000.80	\$15,172.22	\$23,650.76
32	\$16,103.24	\$25,750.83	\$15,233.67	\$24,360.28
33	\$16,344.79	\$26,523.35	\$15,609.28	\$25,329.80
34	\$16,589.96	\$27,319.05	\$15,992.73	\$26,335.57
35	\$16,838.81	\$28,138.62	\$16,384.17	\$27,378.88
36	\$17,091.40	\$28,982.78	\$16,838.81	\$28,138.62
37	\$17,347.77	\$29,852.27	\$16,838.81	\$28,240.24
38	\$17,607.98	\$30,747.83	\$16,838.81	\$29,087.45
39	\$17,872.10	\$31,670.27	\$16,907.01	\$29,960.08
40	\$18,140.18	\$32,620.38	\$17,323.88	\$31,152.46
41	\$18,412.29	\$33,598.99	\$17,749.44	\$32,389.43
42	\$18,688.47	\$34,606.96	\$18,183.88	\$33,672.57
43	\$18,968.80	\$35,645.17	\$18,688.47	\$34,606.96]

<b>At End of Contract Year</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Minimum Interest Rate of [1.5%]</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period of [3.0%]</b>	<b>End of Year Guaranteed Surrender Values at [1.5%]</b>	<b>End of Year Current Surrender Values at [3.0%]</b>
[44	\$19,253.33	\$36,714.52	\$18,688.47	\$34,731.94
45	\$19,542.13	\$37,815.96	\$18,688.47	\$35,773.90
46	\$19,835.26	\$38,950.44	\$18,764.16	\$36,847.11
47	\$20,132.79	\$40,118.95	\$19,226.82	\$38,313.60
48	\$20,434.78	\$41,322.52	\$19,699.13	\$39,834.91
49	\$20,741.30	\$42,562.19	\$20,181.29	\$41,413.02
51	\$21,052.42	\$43,839.06	\$20,741.30	\$42,562.19
51	\$21,368.21	\$45,154.23	\$20,741.30	\$42,715.90
52	\$21,688.73	\$46,508.86	\$20,741.30	\$43,997.38
53	\$22,014.06	\$47,904.12	\$20,825.31	\$45,317.30
54	\$22,344.28	\$49,341.25	\$21,338.78	\$47,120.89
55	\$22,679.44	\$50,821.49	\$21,862.98	\$48,991.91
56	\$23,019.63	\$52,422.36	\$22,398.10	\$51,006.96
57	\$23,364.93	\$54,073.67	\$23,019.63	\$52,422.36
58	\$23,715.40	\$55,776.99	\$23,019.63	\$52,765.03
59	\$24,071.13	\$57,533.96	\$23,019.63	\$54,427.13
60	\$24,432.20	\$59,346.28	\$23,112.86	\$56,141.58
61	\$24,798.68	\$61,215.69	\$23,682.74	\$58,460.98
62	\$25,170.66	\$63,143.98	\$24,264.52	\$60,870.80
63	\$25,548.22	\$65,133.02	\$24,858.42	\$63,374.43
64	\$25,931.44	\$67,184.71	\$25,548.22	\$65,133.02
65	\$26,320.42	\$69,301.03	\$25,548.22	\$65,558.77
66	\$26,715.22	\$71,484.01	\$25,548.22	\$67,623.87
67	\$27,115.95	\$73,735.76	\$25,651.69	\$69,754.03
68	\$27,522.69	\$76,058.43	\$26,284.17	\$72,635.80
69	\$27,935.53	\$78,454.27	\$26,929.85	\$75,629.92
70	\$28,354.56	\$80,925.58	\$27,588.99	\$78,740.59
71	\$28,779.88	\$83,474.74	\$28,354.56	\$80,925.58
72	\$29,211.58	\$86,104.19	\$28,354.56	\$81,454.57
73	\$29,649.75	\$88,816.48	\$28,354.56	\$84,020.39
74	\$30,094.50	\$91,614.20	\$28,469.40	\$86,667.03
75	\$30,545.92	\$94,500.04	\$29,171.35	\$90,247.54
76	\$31,004.11	\$97,476.79	\$29,887.96	\$93,967.63
77	\$31,469.17	\$100,547.31	\$30,619.50	\$97,832.54
78	\$31,941.20	\$103,714.55	\$31,469.17	\$100,547.31
79	\$32,420.32	\$106,981.56	\$31,469.17	\$101,204.56
80	\$32,906.63	\$110,351.48	\$31,469.17	\$104,392.50
81	\$33,400.23	\$113,827.55	\$31,596.62	\$107,680.86
82	\$33,901.23	\$117,413.12	\$32,375.68	\$112,129.53
83	\$34,409.75	\$121,111.63	\$33,171.00	\$116,751.62
84	\$34,925.90	\$124,926.65	\$33,982.90	\$121,553.63
85	\$35,449.78	\$128,861.84	\$34,925.90	\$124,926.65
86	\$35,981.53	\$132,920.99	\$34,925.90	\$125,743.25
87	\$36,521.25	\$137,108.00	\$34,925.90	\$129,704.17
88	\$37,069.07	\$141,426.90	\$35,067.34	\$133,789.85
89	\$37,625.11	\$145,881.85	\$35,931.98	\$139,317.17
90	\$38,189.49	\$150,477.13	\$36,814.66	\$145,059.95
91	\$38,762.33	\$155,217.16	\$37,715.74	\$151,026.29
92	\$39,343.76	\$160,106.50	\$38,762.33	\$155,217.16
93	\$39,933.92	\$165,149.85	\$38,762.33	\$156,231.76
94	\$40,532.93	\$170,352.07	\$38,762.33	\$161,153.06
95	\$41,140.92	\$175,718.16	\$38,919.31	\$166,229.38]



**CONTRACT SUMMARY**

The contract provides deferred annuity payments and the choice of payment options. Upon the death of an Owner before the Annuity Starting Date and while the contract is in force, a Death Benefit will be paid according to the contract's provisions.

The Initial Purchase Payment is subject to a minimum of [\$5,000]. The maximum amount of the Initial Purchase Payment is subject to Home Office approval. Additional Purchase Payments are allowed within the first Contract Year, subject to a minimum of [\$500]. The amount and frequency of Additional Purchase Payments are subject to Home Office approval.

The interest rate is guaranteed for the initial Multiyear Guarantee Period. We will determine the interest rate for any subsequent Multiyear Guarantee Period. The interest rate for any subsequent Multiyear Guarantee Period will not be lower than the Guaranteed Minimum Interest Rate.

Withdrawals of more than 10% of the Accumulation Value prior to the Annuity Starting Date will be subject to a Withdrawal Charge and a Market Value Adjustment as described in the contract. A Market Value Adjustment may increase or decrease the amount of a withdrawal. The Withdrawal Charge Percentages are as follows:

<b>Contract Year Within Multiyear Guarantee Period</b>	<b>Percentage of Amount Withdrawn</b>
1	7%
2	7%
3	7%
4	6%
5	6%
6	6%
7	5%
8	5%
9	3%
10	1%

The yield on a guaranteed basis is [1.22%] after 10 years and [1.50%] at maturity. The yield rates represent the effective annual interest rates at which the accumulation of 100% of the Initial Purchase Payment would be equal to the Surrender Value at the point specified.

This contract pays annuity payments beginning on the Annuity Starting Date. The following table contains the guaranteed lifetime monthly income for each payment option per \$1,000.

<b>Age</b>	<b>10 Year Guaranteed Period</b>		<b>Life Only</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
[70]	[4.91	4.54	5.16	4.67]
95	[7.67	7.51	10.45	9.74]

**CONTRACT ILLUSTRATION**

The values illustrated below assume no withdrawals have been made during the accumulation period and no Additional Purchase Payments have been made.

[The contract receives an additional [1%] interest rate increase for the first Contract Year only. The interest rate for the first Contract Year only is the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period shown below plus [1%.]

The End of Year Guaranteed Surrender Values are subject to a Market Value Adjustment as described in the MARKET VALUE ADJUSTMENT section of the contract.

<b>At End of Contract Year</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Minimum Interest Rate of [1.5%]</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period of [3.0%]</b>	<b>End of Year Guaranteed Surrender Values at [1.5%]</b>	<b>End of Year Current Surrender Values at [3.0%]</b>
1	\$10,150.00	\$10,300.00	\$10,000.00	\$10,000.00
2	\$10,302.25	\$10,609.00	\$10,000.00	\$10,000.00
3	\$10,456.78	\$10,927.27	\$10,000.00	\$10,238.85
4	\$10,613.64	\$11,255.09	\$10,040.50	\$10,647.31
5	\$10,772.84	\$11,592.74	\$10,191.11	\$10,966.73
6	\$10,934.43	\$11,940.52	\$10,343.97	\$11,295.73
7	\$11,098.45	\$12,298.74	\$10,599.02	\$11,745.30
8	\$11,264.93	\$12,667.70	\$10,758.00	\$12,097.65
9	\$11,433.90	\$13,047.73	\$11,125.18	\$12,695.44
10	\$11,605.41	\$13,439.16	\$11,500.96	\$13,318.21
11	\$11,779.49	\$13,842.34	\$11,605.41	\$13,439.16
12	\$11,956.18	\$14,257.61	\$11,605.41	\$13,439.16
13	\$12,135.52	\$14,685.34	\$11,605.41	\$13,760.16
14	\$12,317.56	\$15,125.90	\$11,652.41	\$14,309.10
15	\$12,502.32	\$15,579.67	\$11,827.20	\$14,738.37
16	\$12,689.86	\$16,047.06	\$12,004.60	\$15,180.52
17	\$12,880.20	\$16,528.48	\$12,300.59	\$15,784.69
18	\$13,073.41	\$17,024.33	\$12,485.10	\$16,258.24
19	\$13,269.51	\$17,535.06	\$12,911.23	\$17,061.61
20	\$13,468.55	\$18,061.11	\$13,347.33	\$17,898.56
21	\$13,670.58	\$18,602.95	\$13,468.55	\$18,061.11
22	\$13,875.64	\$19,161.03	\$13,468.55	\$18,061.11
23	\$14,083.77	\$19,735.87	\$13,468.55	\$18,492.51
24	\$14,295.03	\$20,327.94	\$13,523.10	\$19,230.23
25	\$14,509.45	\$20,937.78	\$13,725.94	\$19,807.14
26	\$14,727.10	\$21,565.91	\$13,931.83	\$20,401.35
27	\$14,948.00	\$22,212.89	\$14,275.34	\$21,213.31
28	\$15,172.22	\$22,879.28	\$14,489.47	\$21,849.71
29	\$15,399.81	\$23,565.66	\$14,984.01	\$22,929.38
30	\$15,630.80	\$24,272.62	\$15,490.12	\$24,054.17
31	\$15,865.26	\$25,000.80	\$15,630.80	\$24,272.62
32	\$16,103.24	\$25,750.83	\$15,630.80	\$24,272.62
33	\$16,344.79	\$26,523.35	\$15,630.80	\$24,852.38
34	\$16,589.96	\$27,319.05	\$15,694.11	\$25,843.82
35	\$16,838.81	\$28,138.62	\$15,929.52	\$26,619.14
36	\$17,091.40	\$28,982.78	\$16,168.46	\$27,417.71
37	\$17,347.77	\$29,852.27	\$16,567.12	\$28,508.91
38	\$17,607.98	\$30,747.83	\$16,815.62	\$29,364.18
39	\$17,872.10	\$31,670.27	\$17,389.56	\$30,815.17
40	\$18,140.18	\$32,620.38	\$17,976.92	\$32,326.79
41	\$18,412.29	\$33,598.99	\$18,140.18	\$32,620.38
42	\$18,688.47	\$34,606.96	\$18,140.18	\$32,620.38
43	\$18,968.80	\$35,645.17	\$18,140.18	\$33,399.52]

<b>At End of Contract Year</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Minimum Interest Rate of [1.5%]</b>	<b>Accumulation Value and Death Benefit at the Guaranteed Interest Rate for the Initial Multiyear Guarantee Period of [3.0%]</b>	<b>End of Year Guaranteed Surrender Values at [1.5%]</b>	<b>End of Year Current Surrender Values at [3.0%]</b>
[44	\$19,253.33	\$36,714.52	\$18,213.65	\$34,731.94
45	\$19,542.13	\$37,815.96	\$18,486.86	\$35,773.90
46	\$19,835.26	\$38,950.44	\$18,764.16	\$36,847.11
47	\$20,132.79	\$40,118.95	\$19,226.82	\$38,313.60
48	\$20,434.78	\$41,322.52	\$19,515.22	\$39,463.01
49	\$20,741.30	\$42,562.19	\$20,181.29	\$41,413.02
51	\$21,052.42	\$43,839.06	\$20,862.95	\$43,444.51
51	\$21,368.21	\$45,154.23	\$21,052.42	\$43,839.06
52	\$21,688.73	\$46,508.86	\$21,052.42	\$43,839.06
53	\$22,014.06	\$47,904.12	\$21,052.42	\$44,886.16
54	\$22,344.28	\$49,341.25	\$21,137.68	\$46,676.82
55	\$22,679.44	\$50,821.49	\$21,454.75	\$48,077.13
56	\$23,019.63	\$52,422.36	\$21,776.57	\$49,591.56
57	\$23,364.93	\$54,073.67	\$22,313.50	\$51,640.35
58	\$23,715.40	\$55,776.99	\$22,648.21	\$53,267.02
59	\$24,071.13	\$57,533.96	\$23,421.21	\$55,980.55
60	\$24,432.20	\$59,346.28	\$24,212.31	\$58,812.17
61	\$24,798.68	\$61,215.69	\$24,432.20	\$59,346.28
62	\$25,170.66	\$63,143.98	\$24,432.20	\$59,346.28
63	\$25,548.22	\$65,133.02	\$24,432.20	\$61,029.64
64	\$25,931.44	\$67,184.71	\$24,531.15	\$63,556.74
65	\$26,320.42	\$69,301.03	\$24,899.11	\$65,558.77
66	\$26,715.22	\$71,484.01	\$25,272.60	\$67,623.87
67	\$27,115.95	\$73,735.76	\$25,895.73	\$70,417.65
68	\$27,522.69	\$76,058.43	\$26,284.17	\$72,635.80
69	\$27,935.53	\$78,454.27	\$27,181.27	\$76,336.01
70	\$28,354.56	\$80,925.58	\$28,099.37	\$80,197.25
71	\$28,779.88	\$83,474.74	\$28,354.56	\$80,925.58
72	\$29,211.58	\$86,104.19	\$28,354.56	\$80,925.58
73	\$29,649.75	\$88,816.48	\$28,354.56	\$83,221.04
74	\$30,094.50	\$91,614.20	\$28,469.40	\$86,667.03
75	\$30,545.92	\$94,500.04	\$28,896.44	\$89,397.04
76	\$31,004.11	\$97,476.79	\$29,329.88	\$92,213.05
77	\$31,469.17	\$100,547.31	\$30,053.05	\$96,022.68
78	\$31,941.20	\$103,714.55	\$30,503.85	\$99,047.40
79	\$32,420.32	\$106,981.56	\$31,544.97	\$104,093.06
80	\$32,906.63	\$110,351.48	\$32,610.47	\$109,358.32
81	\$33,400.23	\$113,827.55	\$32,906.63	\$110,351.48
82	\$33,901.23	\$117,413.12	\$32,906.63	\$110,351.48
83	\$34,409.75	\$121,111.63	\$32,906.63	\$113,481.60
84	\$34,925.90	\$124,926.65	\$33,039.90	\$118,180.61
85	\$35,449.78	\$128,861.84	\$33,535.50	\$121,903.30
86	\$35,981.53	\$132,920.99	\$34,038.53	\$125,743.25
87	\$36,521.25	\$137,108.00	\$34,877.80	\$130,938.14
88	\$37,069.07	\$141,426.90	\$35,400.96	\$135,062.69
89	\$37,625.11	\$145,881.85	\$36,609.23	\$141,943.04
90	\$38,189.49	\$150,477.13	\$37,845.78	\$149,122.83
91	\$38,762.33	\$155,217.16	\$38,189.49	\$150,477.13
92	\$39,343.76	\$160,106.50	\$38,189.49	\$150,477.13
93	\$39,933.92	\$165,149.85	\$38,189.49	\$154,745.41
94	\$40,532.93	\$170,352.07	\$38,344.15	\$161,153.06
95	\$41,140.92	\$175,718.16	\$38,919.31	\$166,229.38]

UNITED of OMAHA LIFE INSURANCE COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
402 342 7600



[November 15, 2009]

[John J. Doe  
123 Main St.  
Anytown, UT 12345]

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## Your Annual Statement

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Contract Number: [UO12345678]  
Annuitant(s): [John J. Doe]

United of Omaha Life Insurance Company is pleased to provide you with a personalized annual statement for your annuity contract. This statement gives the current status of your contract for the period stated. You should review these values carefully. If you have any questions, please contact Policyowner Services at [1-999-999-9999].

Beginning Accumulation Value as of [11/15/2008]		[X,XXX.XX]
Deposits	+	[X,XXX.XX]
Withdrawals during the Contract Year	-	[X,XXX.XX]
Interest Credited	+	[X,XXX.XX]
Current Accumulation Value as of [11/14/2009]*		[X,XXX.XX]
Market Value Adjustment [(Increase)][(Decrease)]		[X,XXX.XX]**
Surrender Charge		[X,XXX.XX]**
Surrender Value as of [11/14/2009]		[X,XXX.XX]***

\* The Accumulation Value does not include a Market Value Adjustment.

\*\* The Surrender Charge and Market Value Adjustment apply to a surrender of the contract on [11/14/2009].

\*\*\* The Surrender Value will reflect the guarantees on the minimum Surrender Value as described in the contract.

**This product is not insured by the FDIC or any other government agency, is not a deposit or other obligation of any bank, and is not guaranteed by any bank.**

UNITED of OMAHA LIFE INSURANCE COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
402 342 7600



[January 1, 2009]

[John J. Doe  
123 Main St.  
Anytown, UT 12345]

## Your Annual Statement

Contract Number: [UO12345678]  
Annuitant(s): [John J. Doe]

United of Omaha Life Insurance Company is pleased to provide you with a personalized annual statement for your annuity contract. This statement gives the current status of your contract for the period stated. You should review these values carefully. If you have any questions, please contact Policyowner Services at [1-999-999-9999].

Beginning Accumulation Value as of [01/01/2008]		[SX,XXX.XX]
CONTRIBUTIONS		
[2008] for [2007]*	+	[SX,XXX.XX]
[2008] for [2008]*	+	[SX,XXX.XX]
Rollovers	+	[SX,XXX.XX]
Withdrawals	-	[SX,XXX.XX]
Interest Credited	+	[SX,XXX.XX]
Current Accumulation Value as of [12/31/2008]**		[SX,XXX.XX]
Market Value Adjustment [(Increase)][(Decrease)]		[SX,XXX.XX]***
Surrender Charge		[SX,XXX.XX]***
Surrender Value as of [12/31/2008]		[SX,XXX.XX]****
Fair Market Value as of [12/31/2008]		[SX,XXX.XX]

\* Consult your tax advisor on the deductibility.

\*\* The Accumulation Value does not include a Market Value Adjustment.

\*\*\* The Surrender Charge and Market Value Adjustment apply to a surrender of the contract on [12/31/2008].

\*\*\*\* The Surrender Value will reflect the guarantees on the minimum Surrender Value as described in the contract.

This report reflects the 'Fair Market Value' of your Individual Retirement Annuity (IRA) as of the end of the calendar year [2008]. The amount of your Fair Market Value is also being furnished to the Internal Revenue Service.

If you made a contribution to your IRA annuity for the [2008] tax year, United of Omaha will provide you with a separate IRA Contribution Information report during the month of May. Otherwise, you will not receive any additional information regarding your annuity. Please retain this report with your permanent financial records.

**This product is not insured by the FDIC or any other government agency, is not a deposit or other obligation of any bank, and is not guaranteed by any bank.**