

Indexed Universal Life ExpressSM

A Flexible Premium Universal Life Insurance Policy with Index-Linked Interest

A Life Insurance Policy Illustration

Strong. Stable. Secure.

For more than a century, Mutual of Omaha Insurance Company has been there to keep our promises to our customers. United of Omaha Life Insurance Company is a Mutual of Omaha affiliate. We are strong, stable, secure and ready to meet today's insurance and financial needs. We put you, the customer, at the center of the decisions we make and the actions we take. Our mission is to help you protect what you care about and achieve your financial goals.



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Here are the important details we used to create your personalized Indexed Universal Life Express illustration. Within this illustration, you will find more complete information on the policy's features and benefits.

Client Information	Male, Age 30, Standard Non-Tobacco
Modified Endowment Contract	No
Total Initial Death Benefit	\$300,000
Death Benefit Option	Level years 1 - 90
Initial Premium Outlay	\$200.00
Premium Mode	Monthly
Index Strategy	S&P 500 [®] One-Year 100% Participation Account 100%
Riders	Accelerated Death Benefit for Chronic Illness Accelerated Death Benefit for Critical Illness Accelerated Death Benefit for Terminal Illness Optional Paid-Up Life Insurance Rider (Lapse Guard) Waiver of Surrender Charges for Partial Withdrawals Rider

This illustration assumes that the illustrated non-guaranteed elements will continue unchanged in all years; however, this is not likely to occur. Future premium charges and monthly deductions can vary at the Company's discretion. Actual policy values and benefits may be more or less favorable than the non-guaranteed values and benefits shown.

Policy changes, premium changes and disbursements shown in this illustration will not occur automatically. These changes must be requested by contacting United of Omaha Life Insurance Company.

This illustration is non-binding and is not a contract or offer for insurance coverage. In the event of a discrepancy between this illustration and the policy, the policy will govern.



Your Policy At-a-Glance

- **Life insurance coverage**

This illustration reflects an initial death benefit of \$300,000 with a level death benefit option. A minimum no-lapse protection feature guarantees your policy will last to age 50 as long as the necessary premium requirements have been met.

- **Living benefits**

Indexed Universal Life ExpressSM offers early access to a portion of your death benefit if diagnosed with either a terminal, a chronic or a critical illness as provided on the policy.

- **Tax-deferred accumulation**

Accumulation values may earn interest on a tax-deferred basis. You can take loans and withdrawals from your policy, resulting in a tax-advantaged income stream, as long as you have funded your policy adequately.

- **Overloan protection**

Indexed Universal Life ExpressSM comes with a Lapse Guard rider. This rider prevents your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.

Life Insurance Coverage

Indexed Universal Life ExpressSM is first and foremost life insurance protection. Your income helps provide for those who count on you. Indexed Universal Life ExpressSM can help provide protection from the financial consequences of your death by replacing lost income, paying for college expenses or covering any expenses that come due.

Your income is important to your family. Without it, your legacy could become one of their financial worries.

Cash Value* Accumulation Potential

Indexed Universal Life ExpressSM also provides the opportunity to accumulate cash value* for future needs. You can select interest crediting options that are based on the performance of: (a) the S&P 500[®] market index, (b) the BofA[®] U.S. Agility Index, or (c) a combination of the two. And even though your interest rate is based on the index performance, your money is never actually invested in the market. Because of the index interest crediting feature, this policy offers greater potential for growth than a traditional fixed interest universal life policy.

When properly structured, this cash value* can be accessed through tax-advantaged policy loans or withdrawals and can help with such cash needs as supplemental college funding, retirement income or money for emergencies.

Indexed Universal Life ExpressSM helps you financially protect your family and potentially build accumulation value for your future use. It can be a good feeling knowing you've helped provide financial protection for your loved ones.

*The amount that may be available through loans or withdrawals, as defined in the contract.



How the Index Interest Rate Is Determined

The index interest crediting rate is based on the performance of the index crediting strategy you selected. The index interest may be credited yearly, using the annual point-to-point crediting method and the participation rates, cap rates and floor that apply.

These rates are declared by the company monthly for each index segment. Once a segment is created, the participation rates and cap rates are guaranteed until the segment matures.

Index Universal Life Definitions:

- **Participation rate:** The percentage of the overall index return that will be used in the calculation of the index interest credit
- **Cap rate:** The maximum rate credited to your policy
- **Floor:** The minimum rate credited to your policy
- **Segment:** A portion of an index account that may be credited interest based upon the performance of the index. New segments are created on the 10th of each month. Your policy may contain multiple segments at one time. Each segment will be credited index interest one year after it begins (on the segment maturity date).

How the annual point-to-point crediting method works:

The annual point-to-point crediting method calculates the index interest rate by comparing the selected market index values on the date a segment is created to the values one year later to determine the percentage of change that took place during the year.

The index performance is only used in the calculation of the index interest credited to your policy.

- If the result is positive from the previous year, index interest will be credited to the policy, subject to the cap and the participation rate.
- If the result is negative from the previous year, the index interest will be zero – the accumulation value will not decrease from negative index performance.

Hypothetical Example Using the S&P 500[®]:

On the date a segment was created, the S&P 500[®] was 2,000. One year later, it had increased to 2,150. Indexed interest would be calculated as follows:

$$100\% \times \frac{2,150 - 2,000}{2,000} = 7.5\%$$

Assumes you have selected the One-Year 100 Percent Participation Account as your crediting strategy (subject to interest cap and floor rates.)



Choosing a Crediting Strategy

Indexed Universal Life ExpressSM has four index interest crediting strategies for you to choose from:

- BofA[®] U.S. Agility Index: One-Year Uncapped Strategy - those who have a desire for more consistent performance. The Index is designed to maintain stable volatility, which may help provide better risk-adjusted returns over time. Because this index applies a volatility control mechanism, the range of both positive and negative performance of the Index is limited.
- S&P 500[®] One-Year 100 Percent Participation Strategy - those who believe the index will perform at an average or slightly above average rate might be more comfortable with this strategy.
- S&P 500[®] One-Year High Participation Strategy – those who believe the index will perform below the cap or below the index average might be more comfortable with this strategy.
- S&P 500[®] One-Year Uncapped Strategy – those who believe the market will outperform the cap might be more suited to this strategy.

A fixed account is also available. This option appeals more to those who may not be comfortable with allocating all of their accumulation value to an index interest crediting strategy.

For all index interest crediting strategies the zero percent floor applies – if there happens to be a negative index percentage change, the minimum crediting rate is zero percent.

At each segment maturity date, you have the flexibility and control to reallocate your money based on your then current goals and objectives. This allows you to tailor your policy based on how you believe the index will perform. You can allocate all of your accumulation value to a single crediting strategy or you can distribute it among multiple crediting strategies.



The Living Benefits of Universal Life Insurance

Although the main reason to purchase life insurance is to protect loved ones in case of your unexpected death, Indexed Universal Life ExpressSM also has the potential to provide flexible options while you're living. Below is a summary of some of the options available (**Detailed information on each of these options is included in this illustration**):

Accelerated Death Benefit for Chronic Illness	This rider allows you to access a portion of your death benefit early if you are unable to perform two of six Activities of Daily Living for 90 consecutive days or if you experience a severe cognitive impairment. This benefit can be used for any purpose you choose, including to help cover the rising costs of long-term care (although there is no nursing home confinement required).
Accelerated Death Benefit for Critical Illness	This rider allows you to access a portion of your death benefit early if you have been diagnosed with one or more of the following conditions within the last 12 months: <ul style="list-style-type: none"> • ALS • Kidney Failure • Life-Threatening Cancer • Major Organ Failure • Heart Attack • Stroke • Major Burns • AIDS • Dementia (including Alzheimer's) • Aortic Aneurysm Surgery
Accelerated Death Benefit for Terminal Illness	If you're diagnosed with a terminal illness with a life expectancy of 12 months or less, this rider allows you to access a portion of your death benefit early. This benefit may help provide a little more comfort to you and your family during a difficult time.
Loans	<p>You can access your policy's surrender value by taking a loan from your policy. When you request a loan, you can choose from two types of loans:</p> <ul style="list-style-type: none"> • Standard Loan • Index Loan <p>See Disbursement Options under Narrative Summary Disbursements for additional information on standard loans and index loans.</p> <p>You have the option to repay your loan. Unpaid loans will reduce your surrender value and death benefit. If your policy lapses, any outstanding loans are treated as a distribution and may be subject to income tax.*</p> <p>Your policy also comes with a Lapse Guard rider. This rider can prevent your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.</p>
Withdrawals	<p>You can also access your policy's surrender value by taking a withdrawal. Withdrawals are generally treated as a nontaxable return of premiums paid; however, any withdrawal amount that exceeds the amount of premiums paid is subject to income tax.*</p> <p>Withdrawals will permanently reduce your death benefit and are subject to a charge of \$100. Withdrawals will also reduce your accumulation values.</p>

*For federal income tax purposes, tax-free income assumes withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and, the policy is not a modified endowment contract, as defined in IRS §72, 7702(f)(7)(B), 7702A. Based on current tax laws, all loans and withdrawals that exceed the total premiums paid will also become taxable if a life insurance policy lapses. Consult with a professional tax and/or legal advisor before taking any action that may have tax or legal consequences.

Narrative Summary

, Male, Age 30, Standard Non-Tobacco
 Total Initial Death Benefit: \$300,000



Indexed Universal Life ExpressSM

Indexed Universal Life ExpressSM is an indexed universal life policy that features flexible premiums to age 120, an adjustable death benefit, and interest crediting options based on the performance of a market index. This index interest crediting feature gives your policy greater growth potential than a traditional fixed interest universal life policy. And, although your interest rate is tied to the index, your money is never actually invested in the market.

Index Strategy

Indexed Universal Life ExpressSM uses the performance of a market index to calculate the index interest crediting rate. The market index used in this illustration is based on the crediting strategy you have selected.

Account Summary

Fixed Account	The fixed account is credited interest at a rate determined by United of Omaha Life Insurance Company. This rate will never be less than 2 percent.
Index Account	Index accounts are credited at interest rates based on the performance of a market index. The market index used is determined by the crediting strategy you have selected. The rate credited to an index account will never be less than 0 percent.
Index Interest Crediting Method	<p>Indexed Universal Life ExpressSM currently offers four index interest crediting strategies. All four strategies use a 12-month point-to-point crediting method.</p> <ul style="list-style-type: none"> • Each allocation of premium to an index account starts a new 12-month segment. The participation rate, cap, and floor are declared in advance for each segment and are guaranteed for the segment term. • Index interest is credited to the value of the segment on the segment maturity date. • The index interest crediting rate for each segment is equal to the percentage change in the market index(es) over those 12 months, multiplied by the participation rate, but never greater than the segment cap and never less than the floor rate.

Narrative Summary | Index Interest Crediting

, Male, Age 30, Standard Non-Tobacco
 Total Initial Death Benefit: \$300,000



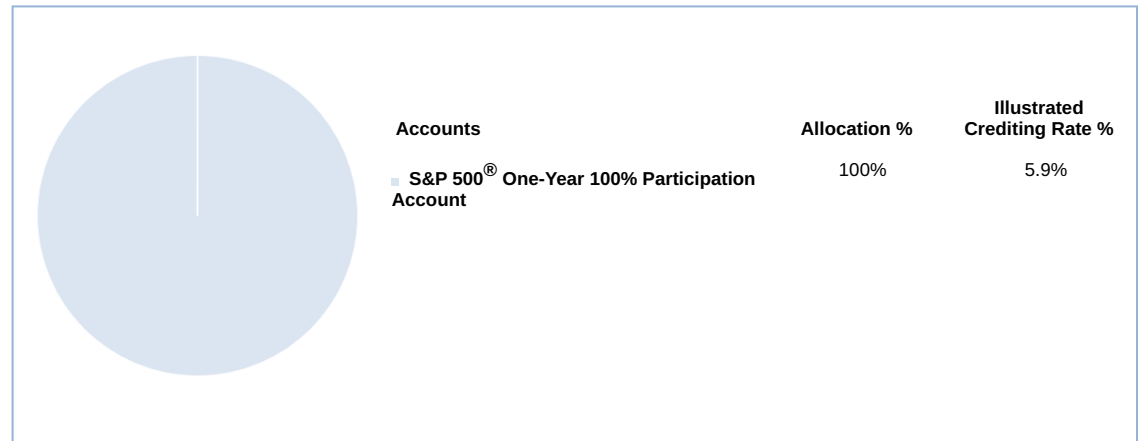
Index Interest Crediting Strategy

This table below shows the current and guaranteed participation rate, cap, and floor for each index interest crediting account as of 10/26/2023.

All index crediting strategies include downside protection, which means that the minimum crediting rate (floor rate) for the index interest crediting strategies is zero percent, even if the percentage change in the market index(es) is negative.

Crediting Strategy	Assumptions	Participation Rate	Segment Cap Rate	Floor Rate	Segment Term	Crediting Method
S&P 500 [®] One-Year 100% Participation	Current	100.0%	9.25%	0.0%	12 Months	Point-to-Point
	Guaranteed	100%	3%	0%		
S&P 500 [®] One-Year High Participation	Current	140.0%	6.5%	0.0%	12 Months	Point-to-Point
	Guaranteed	110%	2.5%	0%		
S&P 500 [®] One-Year Uncapped	Current	45.0%	No Cap	0.0%	12 Months	Point-to-Point
	Guaranteed	20%		0%		
BofA [®] U.S. Agility Index: One-Year Uncapped	Current	175.0%	No Cap	0.0%	12 Months	Point-to-Point
	Guaranteed	50%		0%		

Your illustration is based on the following allocation percentages:



Hypothetical Examples of Index Interest Crediting

Here are some examples of how each of the index interest crediting strategies would have performed assuming the hypothetical annual market index returns, participation rates and cap rates shown below. These hypothetical crediting rates assume the participation rate and segment cap rate shown and a floor rate of zero percent.

	Annual Market Index Return	Index Interest Credited
S&P 500 [®] One-Year 100% Participation Cap Rate: 9.25%	22.01%	9.25%
	6.75%	6.75%
	-4.07%	0%
S&P 500 [®] One-Year High Participation Participation Rate: 140.00% Cap Rate: 6.50%	22.01%	6.50%
	6.75%	6.50%
	-4.07%	0%
S&P 500 [®] One-Year Uncapped Participation Rate: 45.00%	22.01%	9.90%
	6.75%	3.04%
	-4.07%	0%
BofA [®] U.S. Agility Index: One-Year Uncapped Participation Rate: 175.00%	6.21%	10.87%
	2.01%	3.52%
	-1.50%	0%

Narrative Summary | Index Interest Crediting

, Male, Age 30, Standard Non-Tobacco
 Total Initial Death Benefit: \$300,000



Hypothetical Performance

The index interest crediting rates are based on the performance of the index crediting strategy you selected, as well as the cap rates, participation rates, and floor rates that are in effect at the time a segment is created. This may result in volatile index interest crediting rates.

The following table shows the historical minimum, maximum, and average crediting rates of all 25-year periods within the past 65 years. It assumes a 100 percent allocation to the S&P 500[®] One-Year 100 Percent Participation index interest crediting strategy using the current cap rates.

Historical 25-Year Average Credited Rates	
Minimum:	3.76%
Average:	5.90%
Maximum:	7.30%

Rates are based on historical data, which should not be considered representative of future performance.

Historical Hypothetical Index Interest Crediting Rates

For informational purposes, we have provided a table of historical hypothetical index interest crediting rates. The rates displayed are assumptions as to how the three S&P 500[®] interest crediting strategies (One-Year 100 Percent Participation, One-Year High Participation and One-Year Uncapped) and the BofA[®] U.S. Agility Index: One-Year Uncapped index interest crediting strategy may have performed each calendar year (January 1 through December 31) from 2003 through 2022. These hypothetical rates assume the product had been in existence at that time and the current cap rates, floor rates, and participation rates applied to the market index(es) percentage change for those years. Actual cap rates and participation rates might have been higher or lower than the current rates depending on market conditions at that point in time. The hypothetical rates are based on historical data, which should not be considered representative of future performance.

Calendar Year	S&P 500 [®]				BofA [®] U.S. Agility Index	
	Annual Return	One-Year 100% Participation	One-Year High Participation	One-Year Uncapped	Annual Return	One-Year Uncapped
2003	26.38%	9.25%	6.50%	11.87%	NA	NA
2004	8.99%	8.99%	6.50%	4.05%	NA	NA
2005	3.00%	3.00%	4.20%	1.35%	NA	NA
2006	13.62%	9.25%	6.50%	6.13%	3.16%	5.54%
2007	3.53%	3.53%	4.94%	1.59%	1.04%	1.82%
2008	-38.49%	0.00%	0.00%	0.00%	-4.80%	0.00%
2009	23.45%	9.25%	6.50%	10.55%	11.74%	20.54%
2010	12.78%	9.25%	6.50%	5.75%	10.02%	17.53%
2011	-0.00%	0.00%	0.00%	0.00%	4.93%	8.63%
2012	13.41%	9.25%	6.50%	6.03%	10.26%	17.96%
2013	29.60%	9.25%	6.50%	13.32%	7.00%	12.24%
2014	11.39%	9.25%	6.50%	5.13%	7.01%	12.27%
2015	-0.73%	0.00%	0.00%	0.00%	-3.23%	0.00%
2016	9.54%	9.25%	6.50%	4.29%	5.37%	9.39%
2017	19.42%	9.25%	6.50%	8.74%	13.80%	24.15%
2018	-6.24%	0.00%	0.00%	0.00%	0.98%	1.72%
2019	28.88%	9.25%	6.50%	13.00%	16.01%	28.02%
2020	16.26%	9.25%	6.50%	7.32%	5.20%	9.11%
2021	26.89%	9.25%	6.50%	12.10%	3.30%	5.78%
2022	-19.44%	0.00%	0.00%	0.00%	-5.50%	0.00%



No-Lapse Protection A minimum no-lapse protection period is available as described below. The no-lapse protection is not a guarantee that the policy can never lapse. See your policy for additional information regarding no-lapse protection.

Death benefit option and specified amount changes, withdrawals, and loans will affect the no-lapse protection. If any of these actions are taken, the policy's no-lapse protection could be lost and additional premiums may be required to keep the policy from lapsing.

No-Lapse Protection Premium

Based on the initial death benefit option and specified amount selected, the yearly premium required to guarantee a \$300,000 death benefit to policy year 20 is \$1,122.51 providing premiums are paid continuously when due, no policy loans or withdrawals are taken, and the other requirements of the policy are met.

- As long as you continue to pay premiums as shown in the premium outlay column of this illustration, the policy's death benefit is guaranteed through policy year 43. This assumes your premiums are paid when due.
- The yearly premium required to guarantee a \$300,000 death benefit to policy maturity (based on the guaranteed minimum interest rate and the guaranteed maximum cost of insurance charges) would not allow this policy to qualify as a life insurance policy under the applicable provisions of the Internal Revenue Code.

After the no-lapse protection period ends, your policy may continue on a non-guaranteed basis as long as your policy's accumulation value is sufficient to cover your policy charges. There is no explicit charge for this policy's no-lapse protection. However, the policy has the potential of developing a higher accumulation value if you pay a premium higher than the amount required to maintain the no-lapse protection.

Specified Amount Changes

Changes in Specified Amount are allowed once each policy year starting after the first policy year. The insured must apply for an increase in the Specified Amount with a new application and provide evidence of insurability that United of Omaha Life Insurance Company will accept. Increases in the specified amount are not allowed after the policy anniversary following your 90th birthday. A decrease in the specified amount during the first 14 years of the policy will result in a surrender charge. Any change in specified amount will affect the no-lapse protection values, which determines whether the no-lapse protection is in effect.



Disbursement Options

You have the opportunity to access your policy's surrender value. Disbursements can be taken as policy loans or withdrawals and can be used for any purpose if the need should arise. When properly funded, this allows you to take a tax-advantaged income stream.

Loans:

Policy loans are available up to the amount of the surrender value less any loan interest owed to the end of the policy year, and one month's monthly deduction amount. When you request a loan, you choose the type you prefer. Additional loans must be the same type as the existing loan.

Standard Loan	<p>Standard loans are taken against the funds in the fixed account. If the loan request is greater than the amount in the fixed account, the excess amount will be transferred from the index account to the fixed account.</p> <ul style="list-style-type: none"> • Credit: Interest will be credited on the loaned portion of the fixed account at the guaranteed minimum interest rate of 2.00 percent • Charge: Interest is charged at an annual effective interest rate of 4.00 percent in policy years 1 through 9, and 2.00 percent thereafter.
Index Loan	<ul style="list-style-type: none"> • Credit: Index loans credit interest at the same interest rate as the unloaned portion of the index account. For the purposes of this illustration, interest credited on index loan values is assumed to be no more than 0.5 percent above the index loan interest rate charged. • Charge: Index loans are charged interest based on the index interest crediting strategy you select. Interest is charged at a rate declared by United of Omaha Life Insurance Company but never greater than the index loan guaranteed maximum interest rate of 6.00 percent. The current interest rate being charged on an index loan is 4.00 percent.

Loan interest is payable in arrears. Unpaid policy loans reduce the death benefit payable upon death of the insured or the surrender value upon surrender of the policy.

Withdrawals:

Withdrawals are available after the first policy anniversary and is subject to a \$100 charge. Withdrawals are taken from the surrender value in your policy; and, they will permanently reduce your policy's death benefit. The amount of each partial withdrawal must be at least \$100.

Withdrawals are generally treated as a nontaxable return of premiums paid. Any withdrawal amount that exceeds the amount of premiums paid is subject to income tax*.

Your policy also comes with a Lapse Guard rider. This rider can prevent your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.

*For federal income tax purposes, tax-free income assumes withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and, the policy is not a modified endowment contract, as defined in IRS §72, 7702(f)(7)(B), 7702A. Based on current tax laws, all loans and withdrawals that exceed the total premiums paid will also become taxable if a life insurance policy lapses. Consult with a professional tax and/or legal advisor before taking any action that may have tax or legal consequences.

**Riders**

Riders provide extra benefits that are not included in the basic policy. Each policy has riders that can be selected, as well as riders that are included at no additional cost.

• Selected Riders

These are optional riders that can be added to your policy as long as you meet the qualifications. Charges for selected riders are deducted from the policy's accumulation value when due. This in-force illustration does not include any optional riders.

• No-Cost Riders

No-cost riders are automatically included with your policy at no additional cost to you. Indexed Universal Life ExpressSM offers three no cost riders that provide the opportunity to accelerate a portion of your policy's death benefit should you be diagnosed as having a terminal, chronic or critical illness.

**Riders Included
on This Illustration****No-Cost Riders:**

- Accelerated Death Benefit for Chronic Illness
- Accelerated Death Benefit for Critical Illness
- Accelerated Death Benefit for Terminal Illness
- Optional Paid-Up Life Insurance Rider (Lapse Guard)
- Waiver of Surrender Charges for Partial Withdrawals Rider

The following pages provide complete details on each of the riders included with this illustration.

Narrative Summary | No-Cost Riders

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



Waiver of Surrender Charges for Partial Withdrawals Rider

This Rider allows for the waiver of all applicable Surrender Charges when a partial withdrawal is made in the event you are:

- a. hospitalized or confined to a nursing home
- b. unemployed and receiving unemployment benefits for at least 60 days
- c. disabled and have been approved for Social Security Disability Benefits prior to age 65
- d. diagnosed with a terminal illness that will, with a reasonable degree of certainty, result in your death within 12 months or less
- e. undergoing transplant surgery as an organ donor or are a recipient of body organs as defined in the Rider
- f. determined to have physical damage in the amount of \$50,000 or more
- g. faced with the death of a spouse, civil union partner or minor dependent

Those events which qualify for a waiver of surrender charge may differ from state to state. See the rider language for the exact events and requirements to qualify for the waiver of surrender charges in your state.

Narrative Summary | No-Cost Riders

, Male, Age 30, Standard Non-Tobacco
 Total Initial Death Benefit: \$300,000



Accelerated Death Benefit for Chronic Illness

This rider provides a portion of your death benefit early if at some time during the life of your policy the insured is diagnosed as being chronically ill.**

Maximum Acceleration

- The sum of all requested accelerations may not exceed 80 percent of the specified amount (at the time of the first acceleration).
- The remaining inforce specified amount after the cumulative maximum benefit has been reached will not be less than 20 percent of the policy's specified amount at initial acceleration.
- If eligible, you may request multiple accelerations provided the total amount accelerated does not exceed the maximum amount available.
- The maximum amount that can be accelerated during a given policy year is capped at the IRS per diem multiplied by the number of days you are chronically ill during a calendar year.

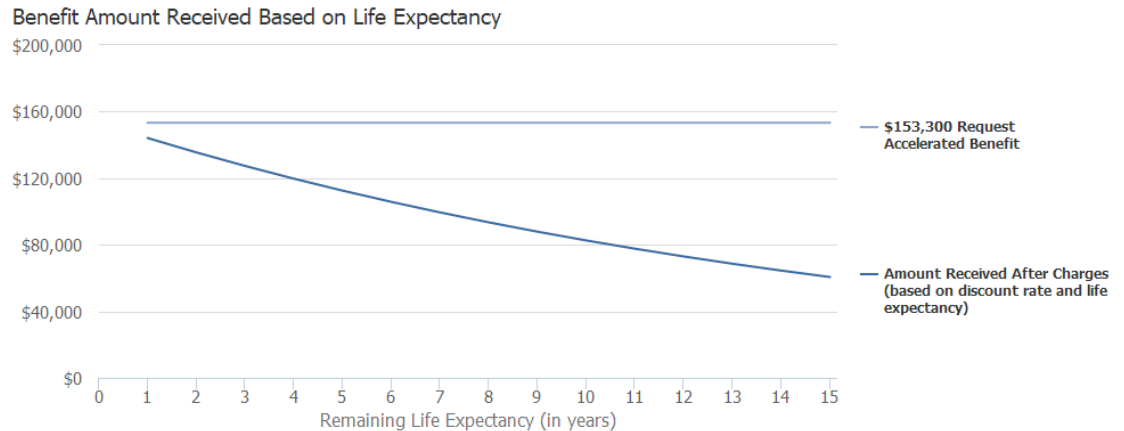
Chronic Illness Rider Benefits	
Death Benefit Only	\$300,000
Initial Maximum Chronic Illness Acceleration	\$240,000
Initial Annual Chronic Illness Acceleration	\$153,300*

*(Initial Annual Chronic Illness Acceleration amount is the lesser of the maximum cumulative chronic illness benefit or the IRS per diem for an acceleration request in 2023.)

Cost of Acceleration:

There is no additional premium or cost of insurance charge for this rider. However, there will be a \$100 charge for each acceleration made. In addition, United of Omaha Life Insurance Company will reduce each chronic illness benefit requested by an actuarial discount rate multiplied by the insured's life expectancy in years. The actuarial discount rate will be determined as of the date of the requested acceleration and will not be greater than 6 percent.

The following example shows a more complete picture of the total acceleration benefit amount that you would receive at various life expectancies given the maximum actuarial discount rate of 6% and a requested accelerated benefit of \$153,300. .



See the policy for additional rider details and restrictions.

**The definition of "chronically ill" may vary by state. See the rider language for the requirements in your state that must be met for the insured to be diagnosed as "chronically ill".



Accelerated Death Benefit for Critical Illness

This rider provides a portion of your death benefit early if at some time during the life of your policy the insured is diagnosed as being critically ill.**

Acceleration Limits:

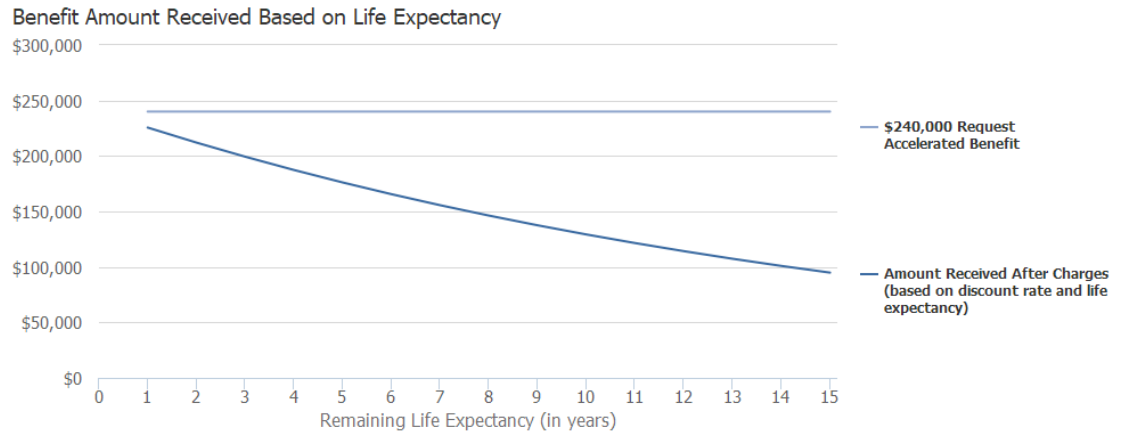
- Minimum – The minimum requested acceleration under this rider is \$5,000.
- Maximum – The sum of all requested accelerations may not exceed 80 percent of the specified amount (at the time of the first acceleration). The remaining inforce specified amount after the cumulative maximum benefit has been reached will not be less than 20 percent of the policy's specified amount at initial acceleration.

If eligible, you may request multiple accelerations provided the total amount accelerated does not exceed the maximum amount available.

Cost of Acceleration:

There is no additional premium or cost of insurance charge for this rider. However, United of Omaha Life Insurance Company will reduce each critical illness benefit requested by; an actuarial present value factor and a \$100 administrative charge. The actuarial present value factor is based on the insured's life expectancy and the actuarial discount rate. The actuarial discount rate will be determined as of the date of the requested acceleration and will not be greater than 6 percent.

The following example shows a more complete picture of the total acceleration benefit amount that you would receive at various life expectancies given the maximum actuarial discount rate of 6% and a requested accelerated benefit of \$240,000.00.



• What is the actuarial discount?

When insurance companies price the cost of life insurance, they plan on you receiving the full death benefit upon your death. Since you are taking a portion of your death benefit early, you are getting an advance payment. The actuarial discount rate is the company's way of taking into account the time value of money between your advance payment date and your life expectancy (when you are expected to die). The shorter your remaining life expectancy, the less your actuarial discount will be.

See the policy for additional rider details and restrictions.

**The definition of "critically ill" may vary by state. See the rider language for the requirements in your state that must be met for the insured to be diagnosed as "critically ill".

**Accelerated Death
Benefit for Terminal
Illness**

If the insured is diagnosed with a terminal illness with a life expectancy of 12 months or less from the date a physician signs the statement of proof of terminal illness, this benefit allows you early access to a portion of your death benefit.

Maximum Acceleration:

- The maximum cumulative requested accelerations (including all chronic, critical and terminal accelerations), 80 percent of the specified amount.
- The remaining inforce specified amount will not be less than 20 percent of the policy's initial specified amount.

Cost of Acceleration:

There is no additional premium or cost of insurance charge for this rider. However, there will be a \$100 charge for each acceleration made. In addition, United of Omaha Life Insurance Company will reduce the terminal illness benefit requested by an actuarial discount. The actuarial discount rate will be determined as of the date of the requested acceleration and will not be greater than 6 percent.

See policy for additional rider details and restrictions.



Optional Paid-Up Life Insurance Rider (Lapse Guard) This rider can prevent your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.

Conditions to Exercise This Rider:

- The insured has attained age 75 or older.
- The loan balance is equal to 96 percent of the accumulation value (any loan in excess of this amount must be repaid in order to exercise the rider).
- The loan balance is greater than the specified amount.
- New loans taken in the last 36 months are less than 30 percent of the loan balance.

Amount of Paid-Up Life Insurance:

- The amount of paid-up life insurance provided under this policy on the date you exercise this rider will equal: the accumulation value on that date, less a 3 percent deduction, multiplied by 105 percent.
- This amount will become the specified amount under the policy. The death benefit under the policy will be the greatest of:
 - The current specified amount on the date of death; or
 - The policy's accumulation value on the date of death multiplied by the death benefit percentage for attained age; or
 - The policy's loan balance on the date of death multiplied by the death benefit percentage for attained age.
- The death benefit payable will be reduced by any loan balance.

Changes to Policy Provisions:

- After you exercise this rider:
 - Any additional premium payments will no longer be accepted.
 - Changes to the specified amount or the death benefit option are not allowed.
- All other policy provisions will remain in effect.

Upon the lapse of a life insurance policy, under current tax laws, all loans and withdrawals become taxable to the extent that the accumulation value exceeds your investment in the policy. Because United of Omaha Life Insurance Company believes that exercise of this rider prevents the policy from lapsing, no policy loans or withdrawals will become taxable as income. However, the Internal Revenue Service has not taken a position on Lapse Guard. Therefore, you should consult your tax advisor prior to exercising this rider.

Definition of Terms

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



Accumulation Value The policy's accumulation value is the accumulation with interest of the premiums and any additional payments allocated into the fixed account and index accounts, less all applicable administrative charges, premium expense charges, less any partial withdrawals, and less cost of insurance charges for both the base plan and any rider added to the policy.

At Age This is the age of the insured at the end of the policy year.

Annualized Premium Outlay This is the amount of premium assumed to be paid out of pocket. It is calculated based on the mode selected and shown on an annualized basis. This amount includes any Internal Revenue Code section 1035 rollover amounts and any additional premium payments made.

The premium outlay for policy year 1 reflects either:

- a. the annualized requested premium,
- b. the minimum premium required to issue the policy, or
- c. the annualized requested premium, increased by an amount necessary to meet the minimum premium required to issue the policy after applying any first year additional premium payments and any Internal Revenue Code section 1035 rollover amounts, whichever is applicable.

The premium payments shown in this illustration are calculated on an annualized basis and assume that payment is made when due at the beginning of each modal period.

Cost of Insurance Rates This is the monthly rate for each \$1,000 of insurance. The non-guaranteed monthly cost of insurance rates are subject to change by United of Omaha Life Insurance Company but shall not exceed the guaranteed maximum monthly cost of insurance rates shown in the policy.

Death Benefit The death benefit is the benefit amount United of Omaha Life Insurance Company will pay to the beneficiary upon your death less any outstanding loans.

Death Benefit Options Indexed Universal Life ExpressSM offers a level or an increasing death benefit option.

- **Level:** The death benefit is equal to the specified face amount.
- **Increasing:** The death benefit is equal to the specified face amount plus the policy's accumulation value.

Definition of Terms

, Male, Age 30, Standard Non-Tobacco
 Total Initial Death Benefit: \$300,000



Interest

The term "Interest", as used in this illustration means the dollar amount of interest credited to the accumulation value.

Interest Rate

The term "Interest Rate", as used in the policy, and this illustration, means an annualized rate of Interest.

The following are definitions of the illustrated interest rates.

Guaranteed Interest Rate	This is the interest rate the company guarantees to credit to the accumulation value, which is 2.00 percent for the fixed account and zero percent for the index account.
Non-Guaranteed Index Interest Crediting Strategy Illustrated Interest Rate	This interest rate is used to calculate the non-guaranteed illustrated values for the index interest crediting strategies within the index account. This interest rate is not guaranteed and the actual interest credited amounts will be determined based on the underlying participation rate, cap rate, floor rate in place at the beginning of the index segment as well as the actual performance of the index over the duration of the segment. Actual results may be more or less favorable than shown.
Non-Guaranteed Fixed Account Illustrated Interest Rate	This interest rate is the annualized rate used to calculate the non-guaranteed illustrated values in the fixed account. Interest is credited on a daily basis to the fixed account based on the accumulation value in the fixed account. This interest rate is not guaranteed and is subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable than shown.
Alternate Scale Interest Rate	<p>This interest rate is the lesser of:</p> <ul style="list-style-type: none"> a. the non-guaranteed interest rate the company is currently crediting to the fixed account; or b. the illustrated index loan interest rate <p>The alternate scale interest rate is used to calculate the non-guaranteed illustrated values presented in the alternate scale ledger. Actual results may be more or less favorable than shown.</p>

Initial Death Benefit

This is the total amount of insurance selected.

Maturity Date

This policy matures on the policy anniversary date following the date the insured attains the age of 120. Upon policy maturity, if the insured is still living, we will pay the owner the surrender value.

Definition of Terms

, Male, Age 30, Standard Non-Tobacco
 Total Initial Death Benefit: \$300,000



Surrender Charge

A surrender charge is deducted from the accumulation value if the policy is surrendered. A surrender charge is also deducted if you take a partial withdrawal or decrease the specified amount during the surrender charge period. You will be charged the amount shown for each \$1,000 of specified face amount. Surrender charges last for 14 policy years and are shown below.

Table of Surrender Charges for each \$1,000 of Specified Face Amount			
Year	Amount	Year	Amount
1	\$23	8	\$11
2	\$22	9	\$10
3	\$20	10	\$8
4	\$18	11	\$6
5	\$16	12	\$5
6	\$15	13	\$3
7	\$13	14	\$1

Surrender Value

The surrender value is the accumulation value less any applicable surrender charges and less any outstanding loans.



Non-Guaranteed and Guaranteed Elements, Variables and Benefits

Both non-guaranteed and guaranteed policy values and benefits are shown on the following pages. All values and benefits assume that the premium payments are received on the first day of each payment period when due, and that the assumptions on which this illustration is based do not change.

Guaranteed Values	The guaranteed values and benefits shown assume the guaranteed interest rate, which is the lowest interest rate that can be credited to the policy. They also assume the guaranteed maximum cost of insurance rates, the actions specified in this illustration, and any no-lapse protection. The guaranteed interest rate will vary depending on the interest crediting method selected. Partial withdrawals, loans, specified amount changes, death benefit options changes, and changes in rider coverages will have an impact on these guaranteed values and any no-lapse protection in effect.
Non-Guaranteed Values	The values and benefits shown in the alternate scale non-guaranteed, non-guaranteed illustrated and mid-point columns are not guaranteed. They assume the non-guaranteed annual effective interest rate shown and non-guaranteed cost of insurance rates. Cost of insurance rates and non-guaranteed elements of the index interest crediting strategies are subject to change by United of Omaha Life Insurance Company.

Important Notices

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Index Disclaimers

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



S&P 500[®]
Information

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Index Disclaimers

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



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Index Disclaimers

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



BofA[®]
Information
(continued)

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Index Disclaimers

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



BofA[®]
Information
(continued)

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Indexed Universal Life ExpressSM
Numeric Summary (Signatures)



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Male, Age 30, Standard Non-Tobacco

Total Initial Death Benefit: \$300,000

Death Benefit Option: Level years 1 - 90

Monthly Premium: \$200.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Midpoint Interest Rate** 2.95% **Non-Guaranteed Illustrated Interest Rate** 5.9%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed		Midpoint		Non-Guaranteed Illustrated	
			End of the Year Surrender Value	End of the Year Death Benefit	End of the Year Surrender Value	End of the Year Death Benefit	End of the Year Surrender Value	End of the Year Death Benefit
5	35	2,400	728	300,000	2,372	300,000	4,216	300,000
10	40	2,400	7,895	300,000	12,615	300,000	18,544	300,000
20	50	2,400	18,030	300,000	33,799	300,000	58,613	300,000
40	70	2,400	11,179	300,000	73,764	300,000	238,737	300,000

The Midpoint values are calculated using the average of the non-guaranteed and guaranteed charges and the non-guaranteed illustrated and guaranteed Interest Rates.

The insurance coverage will cease at age: 73 based on Guaranteed Assumptions
 84 based on Midpoint Assumptions

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent/producer has told me they are not guaranteed.

 Applicant/Policyowner Signature

 Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

 Producer's Signature

 Date



Insured: Male, Age 30, Standard Non-Tobacco

Total Initial Death Benefit: \$300,000

Death Benefit Option: Level years 1 - 90

Monthly Premium: \$200.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.25% **Non-Guaranteed Illustrated Interest Rate** 5.9%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
1	31	2,400	1,134	0	300,000	1,588	0	300,000	1,589	0	300,000
2	32	2,400	2,258	0	300,000	3,236	0	300,000	3,276	0	300,000
3	33	2,400	3,370	0	300,000	4,951	0	300,000	5,076	0	300,000
4	34	2,400	4,464	0	300,000	6,732	1,332	300,000	6,992	1,592	300,000
5	35	2,400	5,528	728	300,000	8,566	3,766	300,000	9,016	4,216	300,000
6	36	2,400	6,554	2,054	300,000	10,450	5,950	300,000	11,150	6,650	300,000
7	37	2,400	7,540	3,640	300,000	12,385	8,485	300,000	13,399	9,499	300,000
8	38	2,400	8,486	5,186	300,000	14,371	11,071	300,000	15,770	12,470	300,000
9	39	2,400	9,401	6,401	300,000	16,419	13,419	300,000	18,279	15,279	300,000
10	40	2,400	10,295	7,895	300,000	18,541	16,141	300,000	20,944	18,544	300,000
	Subtotal	24,000									
11	41	2,400	11,169	9,369	300,000	20,741	18,941	300,000	23,776	21,976	300,000
12	42	2,400	12,018	10,518	300,000	23,017	21,517	300,000	26,781	25,281	300,000
13	43	2,400	12,841	11,941	300,000	25,369	24,469	300,000	29,968	29,068	300,000
14	44	2,400	13,636	13,336	300,000	27,801	27,501	300,000	33,347	33,047	300,000
15	45	2,400	14,415	14,415	300,000	30,326	30,326	300,000	36,943	36,943	300,000
16	46	2,400	15,179	15,179	300,000	32,948	32,948	300,000	40,767	40,767	300,000
17	47	2,400	15,924	15,924	300,000	35,666	35,666	300,000	44,832	44,832	300,000
18	48	2,400	16,651	16,651	300,000	38,486	38,486	300,000	49,153	49,153	300,000
19	49	2,400	17,354	17,354	300,000	41,406	41,406	300,000	53,742	53,742	300,000
20	50	2,400	18,030	18,030	300,000	44,428	44,428	300,000	58,613	58,613	300,000
	Subtotal	48,000									

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.



Insured: Male, Age 30, Standard Non-Tobacco

Total Initial Death Benefit: \$300,000

Death Benefit Option: Level years 1 - 90

Monthly Premium: \$200.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.25% **Non-Guaranteed Illustrated Interest Rate** 5.9%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
21	51	2,400	18,671	18,671	300,000	47,549	47,549	300,000	63,778	63,778	300,000
22	52	2,400	19,260	19,260	300,000	50,733	50,733	300,000	69,217	69,217	300,000
23	53	2,400	19,783	19,783	300,000	53,971	53,971	300,000	74,938	74,938	300,000
24	54	2,400	20,238	20,238	300,000	57,266	57,266	300,000	80,959	80,959	300,000
25	55	2,400	20,622	20,622	300,000	60,617	60,617	300,000	87,298	87,298	300,000
26	56	2,400	20,937	20,937	300,000	64,032	64,032	300,000	93,982	93,982	300,000
27	57	2,400	21,189	21,189	300,000	67,518	67,518	300,000	101,039	101,039	300,000
28	58	2,400	21,375	21,375	300,000	71,078	71,078	300,000	108,493	108,493	300,000
29	59	2,400	21,490	21,490	300,000	74,711	74,711	300,000	116,369	116,369	300,000
30	60	2,400	21,516	21,516	300,000	78,409	78,409	300,000	124,688	124,688	300,000
Subtotal		72,000									
31	61	2,400	21,430	21,430	300,000	82,160	82,160	300,000	133,469	133,469	300,000
32	62	2,400	21,197	21,197	300,000	85,942	85,942	300,000	142,729	142,729	300,000
33	63	2,400	20,792	20,792	300,000	89,744	89,744	300,000	152,497	152,497	300,000
34	64	2,400	20,188	20,188	300,000	93,554	93,554	300,000	162,803	162,803	300,000
35	65	2,400	19,368	19,368	300,000	97,366	97,366	300,000	173,691	173,691	300,000
36	66	2,400	18,310	18,310	300,000	101,172	101,172	300,000	185,207	185,207	300,000
37	67	2,400	16,998	16,998	300,000	104,970	104,970	300,000	197,407	197,407	300,000
38	68	2,400	15,400	15,400	300,000	108,749	108,749	300,000	210,350	210,350	300,000
39	69	2,400	13,479	13,479	300,000	112,496	112,496	300,000	224,102	224,102	300,000
40	70	2,400	11,179	11,179	300,000	116,186	116,186	300,000	238,737	238,737	300,000
Subtotal		96,000									

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.



Insured: Male, Age 30, Standard Non-Tobacco

Total Initial Death Benefit: \$300,000

Death Benefit Option: Level years 1 - 90

Monthly Premium: \$200.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.25% **Non-Guaranteed Illustrated Interest Rate** 5.9%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
41	71	2,400	8,423	8,423	300,000	119,787	119,787	300,000	254,341	254,341	300,000
42	72	2,400	5,115	5,115	300,000	123,257	123,257	300,000	271,006	271,006	306,237
43	73	2,400	1,143	1,143	300,000	126,551	126,551	300,000	288,711	288,711	320,470
44	74	2,400				129,622	129,622	300,000	307,468	307,468	335,140
45	75	2,400				132,422	132,422	300,000	327,363	327,363	350,279
46	76	2,400				134,908	134,908	300,000	348,501	348,501	365,926
47	77	2,400				137,029	137,029	300,000	370,804	370,804	389,344
48	78	2,400				138,726	138,726	300,000	394,325	394,325	414,041
49	79	2,400				139,913	139,913	300,000	419,118	419,118	440,074
50	80	2,400				140,476	140,476	300,000	445,233	445,233	467,495
	Subtotal	120,000									
51	81	2,400				140,259	140,259	300,000	472,719	472,719	496,355
52	82	2,400				139,081	139,081	300,000	501,620	501,620	526,701
53	83	2,400				136,711	136,711	300,000	531,979	531,979	558,578
54	84	2,400				132,829	132,829	300,000	563,827	563,827	592,019
55	85	2,400				127,006	127,006	300,000	597,187	597,187	627,046
56	86	2,400				118,666	118,666	300,000	632,067	632,067	663,670
57	87	2,400				107,020	107,020	300,000	668,462	668,462	701,885
58	88	2,400				90,992	90,992	300,000	706,353	706,353	741,671
59	89	2,400				69,140	69,140	300,000	745,715	745,715	783,001
60	90	2,400				39,513	39,513	300,000	786,522	786,522	825,848
	Subtotal	144,000									

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.

Indexed Universal Life ExpressSM
Policy Ledgers



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Male, Age 30, Standard Non-Tobacco

Total Initial Death Benefit: \$300,000

Death Benefit Option: Level years 1 - 90

Monthly Premium: \$200.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.25% **Non-Guaranteed Illustrated Interest Rate** 5.9%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
61	91	2,400						828,750	828,750	870,188	
62	92	2,400						873,886	873,886	908,841	
63	93	2,400						922,570	922,570	950,247	
64	94	2,400						975,381	975,381	994,888	
65	95	2,400						1,032,983	1,032,983	1,043,313	
66	96	2,400						1,093,706	1,093,706	1,104,643	
67	97	2,400						1,157,717	1,157,717	1,169,294	
68	98	2,400						1,225,175	1,225,175	1,237,427	
69	99	2,400						1,296,245	1,296,245	1,309,207	
70	100	2,400						1,371,097	1,371,097	1,384,808	
	Subtotal	168,000									
71	101	2,400						1,449,908	1,449,908	1,464,407	
72	102	2,400						1,532,853	1,532,853	1,548,182	
73	103	2,400						1,620,122	1,620,122	1,636,323	
74	104	2,400						1,711,931	1,711,931	1,729,051	
75	105	2,400						1,808,513	1,808,513	1,826,598	
76	106	2,400						1,910,119	1,910,119	1,929,221	
77	107	2,400						2,016,966	2,016,966	2,037,136	
78	108	2,400						2,129,207	2,129,207	2,150,499	
79	109	2,400						2,247,062	2,247,062	2,269,532	
80	110	2,400						2,370,752	2,370,752	2,394,460	
	Subtotal	192,000									

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.



Insured: Male, Age 30, Standard Non-Tobacco

Total Initial Death Benefit: \$300,000

Death Benefit Option: Level years 1 - 90

Monthly Premium: \$200.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.25% **Non-Guaranteed Illustrated Interest Rate** 5.9%

End of Policy Year	At Age	Annualized Premium Outlay
81	111	2,400
82	112	2,400
83	113	2,400
84	114	2,400
85	115	2,400
86	116	2,400
87	117	2,400
88	118	2,400
89	119	2,400
90	120	2,400
Total		216,000

Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
End of Year Values			End of Year Values			End of Year Values		
Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
						2,500,504	2,500,504	2,525,509
						2,636,540	2,636,540	2,662,905
						2,779,087	2,779,087	2,806,878
						2,928,369	2,928,369	2,957,653
						3,084,608	3,084,608	3,115,454
						3,248,023	3,248,023	3,280,503
						3,418,826	3,418,826	3,453,014
						3,597,225	3,597,225	3,633,197
						3,783,420	3,783,420	3,821,254
						3,977,600	3,977,600	4,017,376

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.

Policy Ledgers

, Male, Age 30, Standard Non-Tobacco
Total Initial Death Benefit: \$300,000



**Annualized
Premiums**

Minimum Premium: \$1,122.51
TAMRA 7-PAY: \$16,740.00

Guideline Maximum Level: \$3,769.63
Guideline Single Premium: \$52,426.18

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name:

Male Age : 30-Standard Non-Tobacco Date: 10/26/2023

Initial Death
Benefit
\$300,000

Initial
Payment
\$2,400

Non-Guaranteed
Interest Rate
5.90%

Tax Bracket
35%

Year	Age	Annual Premium	Cumul. Net Outlay	Annual Cash Val Increase	Net Cash Value	IRR On Net Cash Value	Net Death Benefit	IRR On Net Death Benefit
1	31	2,400	2,400	0	0	-100.00	300,000	12,400.00
2	32	2,400	4,800	0	0	-100.00	300,000	969.15
3	33	2,400	7,200	0	0	-100.00	300,000	362.57
4	34	2,400	9,600	1,592	1,592	-59.46	300,000	203.47
5	35	2,400	12,000	2,625	4,216	-32.99	300,000	135.87
T@	35	12,000	12,000	4,216	4,216	-32.99	300,000	135.87
6	36	2,400	14,400	2,434	6,650	-21.76	300,000	99.69
7	37	2,400	16,800	2,849	9,499	-14.30	300,000	77.54
8	38	2,400	19,200	2,971	12,470	-9.69	300,000	62.74
9	39	2,400	21,600	2,809	15,279	-7.02	300,000	52.22
10	40	2,400	24,000	3,265	18,544	-4.75	300,000	44.41
T@	40	24,000	24,000	18,544	18,544	-4.75	300,000	44.41
11	41	2,400	26,400	3,432	21,976	-3.09	300,000	38.40
12	42	2,400	28,800	3,305	25,281	-2.02	300,000	33.65
13	43	2,400	31,200	3,787	29,068	-1.02	300,000	29.80
14	44	2,400	33,600	3,980	33,047	-.22	300,000	26.64
15	45	2,400	36,000	3,895	36,943	.32	300,000	24.00
T@	45	36,000	36,000	36,943	36,943	.32	300,000	24.00
16	46	2,400	38,400	3,824	40,767	.70	300,000	21.76
17	47	2,400	40,800	4,065	44,832	1.04	300,000	19.84
18	48	2,400	43,200	4,321	49,153	1.34	300,000	18.18
19	49	2,400	45,600	4,589	53,742	1.62	300,000	16.74
20	50	2,400	48,000	4,871	58,613	1.87	300,000	15.47
T@	50	48,000	48,000	58,613	58,613	1.87	300,000	15.47
21	51	2,400	50,400	5,165	63,778	2.09	300,000	14.34
22	52	2,400	52,800	5,439	69,217	2.29	300,000	13.34
23	53	2,400	55,200	5,721	74,938	2.47	300,000	12.44
24	54	2,400	57,600	6,021	80,959	2.63	300,000	11.63
25	55	2,400	60,000	6,340	87,298	2.77	300,000	10.90
T@	55	60,000	60,000	87,298	87,298	2.77	300,000	10.90

V2.51.00 C2.1.0. This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company which contains guaranteed elements and other important information. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name:

Male Age : 30-Standard Non-Tobacco Date: 10/26/2023

Initial Death
Benefit
\$300,000

Initial
Payment
\$2,400

Non-Guaranteed
Interest Rate
5.90%

Tax Bracket
35%

Year	Age	Annual Premium	Cumul. Net Outlay	Annual Cash Val Increase	Net Cash Value	IRR On Net Cash Value	Net Death Benefit	IRR On Net Death Benefit
26	56	2,400	62,400	6,684	93,982	2.90	300,000	10.24
27	57	2,400	64,800	7,057	101,039	3.03	300,000	9.64
28	58	2,400	67,200	7,454	108,493	3.14	300,000	9.08
29	59	2,400	69,600	7,876	116,369	3.24	300,000	8.58
30	60	2,400	72,000	8,319	124,688	3.34	300,000	8.11
T@	60	72,000	72,000	124,688	124,688	3.34	300,000	8.11
31	61	2,400	74,400	8,781	133,469	3.43	300,000	7.68
32	62	2,400	76,800	9,260	142,729	3.51	300,000	7.28
33	63	2,400	79,200	9,767	152,497	3.59	300,000	6.92
34	64	2,400	81,600	10,306	162,803	3.66	300,000	6.57
35	65	2,400	84,000	10,888	173,691	3.73	300,000	6.25
T@	65	84,000	84,000	173,691	173,691	3.73	300,000	6.25
36	66	2,400	86,400	11,516	185,207	3.79	300,000	5.96
37	67	2,400	88,800	12,200	197,407	3.85	300,000	5.68
38	68	2,400	91,200	12,943	210,350	3.91	300,000	5.42
39	69	2,400	93,600	13,752	224,102	3.97	300,000	5.17
40	70	2,400	96,000	14,635	238,737	4.03	300,000	4.94
T@	70	96,000	96,000	238,737	238,737	4.03	300,000	4.94
41	71	2,400	98,400	15,605	254,341	4.08	300,000	4.73
42	72	2,400	100,800	16,665	271,006	4.14	306,237	4.60
43	73	2,400	103,200	17,705	288,711	4.19	320,470	4.57
44	74	2,400	105,600	18,757	307,468	4.24	335,140	4.55
45	75	2,400	108,000	19,895	327,363	4.28	350,279	4.52
T@	75	108,000	108,000	327,363	327,363	4.28	350,279	4.52
46	76	2,400	110,400	21,138	348,501	4.33	365,926	4.50
47	77	2,400	112,800	22,303	370,804	4.37	389,344	4.53
48	78	2,400	115,200	23,521	394,325	4.41	414,041	4.57
49	79	2,400	117,600	24,793	419,118	4.45	440,074	4.60
50	80	2,400	120,000	26,115	445,233	4.48	467,495	4.63
T@	80	120,000	120,000	445,233	445,233	4.48	467,495	4.63

V2.51.00 C2.1.0. This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company which contains guaranteed elements and other important information. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name:

Male Age : 30-Standard Non-Tobacco Date: 10/26/2023

Initial Death
Benefit
\$300,000

Initial
Payment
\$2,400

Non-Guaranteed
Interest Rate
5.90%

Tax Bracket
35%

Year	Age	Annual Premium	Cumul. Net Outlay	Annual Cash Val Increase	Net Cash Value	IRR On Net Cash Value	Net Death Benefit	IRR On Net Death Benefit
51	81	2,400	122,400	27,486	472,719	4.52	496,355	4.66
52	82	2,400	124,800	28,902	501,620	4.54	526,701	4.69
53	83	2,400	127,200	30,359	531,979	4.57	558,578	4.71
54	84	2,400	129,600	31,848	563,827	4.60	592,019	4.73
55	85	2,400	132,000	33,359	597,187	4.62	627,046	4.75
T@	85	132,000	132,000	597,187	597,187	4.62	627,046	4.75
56	86	2,400	134,400	34,880	632,067	4.64	663,670	4.77
57	87	2,400	136,800	36,395	668,462	4.66	701,885	4.78
58	88	2,400	139,200	37,891	706,353	4.67	741,671	4.80
59	89	2,400	141,600	39,362	745,715	4.69	783,001	4.81
60	90	2,400	144,000	40,807	786,522	4.70	825,848	4.82
T@	90	144,000	144,000	786,522	786,522	4.70	825,848	4.82
61	91	2,400	146,400	42,228	828,750	4.70	870,188	4.82
62	92	2,400	148,800	45,135	873,886	4.71	908,841	4.81
63	93	2,400	151,200	48,684	922,570	4.73	950,247	4.79
64	94	2,400	153,600	52,811	975,381	4.74	994,888	4.79
65	95	2,400	156,000	57,602	1,032,983	4.76	1,043,313	4.78
T@	95	156,000	156,000	1,032,983	1,032,983	4.76	1,043,313	4.78
66	96	2,400	158,400	60,723	1,093,706	4.78	1,104,643	4.80
67	97	2,400	160,800	64,011	1,157,717	4.80	1,169,294	4.82
68	98	2,400	163,200	67,458	1,225,175	4.81	1,237,427	4.83
69	99	2,400	165,600	71,070	1,296,245	4.83	1,309,207	4.85
70	100	2,400	168,000	74,852	1,371,097	4.84	1,384,808	4.86
T@	100	168,000	168,000	1,371,097	1,371,097	4.84	1,384,808	4.86
71	101	2,400	170,400	78,811	1,449,908	4.86	1,464,407	4.88
72	102	2,400	172,800	82,945	1,532,853	4.87	1,548,182	4.89
73	103	2,400	175,200	87,269	1,620,122	4.88	1,636,323	4.90
74	104	2,400	177,600	91,809	1,711,931	4.89	1,729,051	4.91
75	105	2,400	180,000	96,582	1,808,513	4.90	1,826,598	4.92
T@	105	180,000	180,000	1,808,513	1,808,513	4.90	1,826,598	4.92

V2.51.00 C2.1.0. This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company which contains guaranteed elements and other important information. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name:

Male Age : 30-Standard Non-Tobacco Date: 10/26/2023

Initial Death
Benefit
\$300,000

Initial
Payment
\$2,400

Non-Guaranteed
Interest Rate
5.90%

Tax Bracket
35%

Year	Age	Annual Premium	Cumul. Net Outlay	Annual Cash Val Increase	Net Cash Value	IRR On Net Cash Value	Net Death Benefit	IRR On Net Death Benefit
76	106	2,400	182,400	101,606	1,910,119	4.91	1,929,221	4.93
77	107	2,400	184,800	106,847	2,016,966	4.92	2,037,136	4.94
78	108	2,400	187,200	112,241	2,129,207	4.93	2,150,499	4.95
79	109	2,400	189,600	117,855	2,247,062	4.94	2,269,532	4.96
80	110	2,400	192,000	123,691	2,370,752	4.95	2,394,460	4.96
T@	110	192,000	192,000	2,370,752	2,370,752	4.95	2,394,460	4.96
81	111	2,400	194,400	129,751	2,500,504	4.95	2,525,509	4.97
82	112	2,400	196,800	136,036	2,636,540	4.96	2,662,905	4.98
83	113	2,400	199,200	142,547	2,779,087	4.96	2,806,878	4.98
84	114	2,400	201,600	149,282	2,928,369	4.97	2,957,653	4.98
85	115	2,400	204,000	156,239	3,084,608	4.97	3,115,454	4.99
T@	115	204,000	204,000	3,084,608	3,084,608	4.97	3,115,454	4.99
86	116	2,400	206,400	163,414	3,248,023	4.98	3,280,503	4.99
87	117	2,400	208,800	170,803	3,418,826	4.98	3,453,014	5.00
88	118	2,400	211,200	178,399	3,597,225	4.98	3,633,197	5.00
89	119	2,400	213,600	186,195	3,783,420	4.98	3,821,254	5.00
90	120	2,400	216,000	194,180	3,977,600	4.98	4,017,376	5.00
T@	120	216,000	216,000	3,977,600	3,977,600	4.98	4,017,376	5.00

V2.51.00 C2.1.0. This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company which contains guaranteed elements and other important information. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Annual Premium

Total annual premium including riders. Year 1 premium includes any transferred cash value or other excess premium.

Cumul. Net Outlay

Sum of net annual outlay.

Annual Cash Val Increase

Annual increase in cash value.

Net Cash Value

Gross Cash Value net of Loans and Withdrawals.

IRR On Net Cash Value

Internal rate of return on the cash value; uses Net Annual Outlay as the stream of cash flows, and Net Cash Value as the future value.

Net Death Benefit

Gross Death Benefit net of Loans and Withdrawals.

IRR On Net Death Benefit

Internal rate of return on the death benefit; uses Net Annual Outlay as the stream of cash flows, and Net Death Benefit as the future value.

Client Input Summary

Company: Mutual of Omaha - United of Omaha

October 26, 2023

Product: Indexed Universal Life Express

Insured

Age Last Birthday	30
Sex	Male
Risk Class	Standard Non-Tobacco
State Code	Florida

Solve For

Solve For	No Solve
Face Amount	1 to 90 - 300,000
Premium Amount	1 to 90 - 200

Disbursements

Disbursements	N
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Index Strategy

Allocation	Allocation
Fixed Account	0
BofA® U.S. Agility Index: One Year Uncapped Account	0
S&P 500® One-Year 100% Participation Account	100
S&P 500® One-Year High Participation Account	0
S&P 500® One-Year Uncapped Account	0
Total Allocation Percentage	100%
Illustrative Rate	IllustrativeRate
Fixed Account (Rate)	1 to 121 - Current
BofA® U.S. Agility Index: One Year Uncapped Account	1 to 121 - Current
(Rate) One-Year 100% Participation Account (Rate)	1 to 121 - Current
S&P 500® One-Year High Participation Account (Rate)	1 to 121 - Current
S&P 500® One-Year Uncapped Account (Rate)	1 to 121 - Current
Max Illustrative Rate	MaximumIllus. Rate
Fixed Account (Max)	3.25
BofA® U.S. Agility Index: One Year Uncapped Account (Max)	5.00
S&P 500® One-Year 100% Participation Account (Max)	5.90
S&P 500® One-Year High Participation Account (Max)	4.50
S&P 500® One-Year Uncapped Account (Max)	5.34
Current Cap	CurrentCap
Fixed Account (Cap)	N/A
BofA® U.S. Agility Index: One Year Uncapped Account (Cap)	N/A
S&P 500® One-Year 100% Participation Account (Cap)	9.25
S&P 500® One-Year High Participation Account (Cap)	6.50
S&P 500® One-Year Uncapped Account (Cap)	N/A
Participation Rate	ParticipationRate
Fixed Account (Par)	N/A

Client Input Summary

Company: Mutual of Omaha - United of Omaha

October 26, 2023

Product: Indexed Universal Life Express

Index Strategy

BofA® U.S. Agility Index: One Year Uncapped Account (Par)	175%
S&P 500® One-Year 100% Participation Account (Par)	100%
S&P 500® One-Year High Participation Account (Par)	140%
S&P 500® One-Year Uncapped Account (Par)	45%

Policy Options

Death Benefit Option	1 to 90 - Level
Premium Mode	BSP
Prevent MEC	Y
Pour-In Amount Regular	1 to 90 - 0
1035 Rollover Amount	0
Revised Illustration	N
Years to Print	Max
Print Cost and Expense Summary	N

Riders

Riders	N
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Reports

Report Options	Your Policy Highlights
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Agent Info

Producer Name	Valued Agent 42852
Producer Office	999999
Producer Address	99999
Producer City	99999
Producer State	Alabama
Producer Zip Code	99999
Producer Phone	999-999-9999

Concept

Concept	IRR-Life Insurance Illustration
Tax Bracket	1 to 90 - 35