



How can an age-rated annuity help you?



Larger lifetime benefit payments or lower premium costs. Either way, you get a guaranteed lifetime income from United of Omaha.

How does this work?

You can get larger lifetime benefit payments or lower premium costs through a process called age rating, which comes into play when you have certain medical conditions.

For example, if you are 65 years old, but have a medical condition that would result in you having the life expectancy of a typical 70-year-old, your "rated age" would be 70.

Age-rating can be an advantage based on your current medical condition, as shown in the examples below.

Example of an increased benefit:

Life Only*

Male — \$100,000 premium

Actual Age — 65 = \$699.19/month

Rated Age — 70 = \$802.28/month

Example of a lower premium amount:

Life Only*

Male — \$1,000 a month benefit

Actual Age — 65 = \$143,021 premium

Rated Age — 70 = \$124,645 premium

United of Omaha has a single premium immediate annuity that can offer you age-rated advantages. Ask about Ultra-Income today!

*Assumes a non-premium tax state. Calculations are for illustration purposes only and not based on current rates.

UNDERWRITTEN BY:

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Annuities are an insurance product therefore not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, may lose value and the bank may not condition an extension of credit on either:

1) The consumer's purchase of an insurance product or

annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.