

*It's time for Life Full Throttle!*

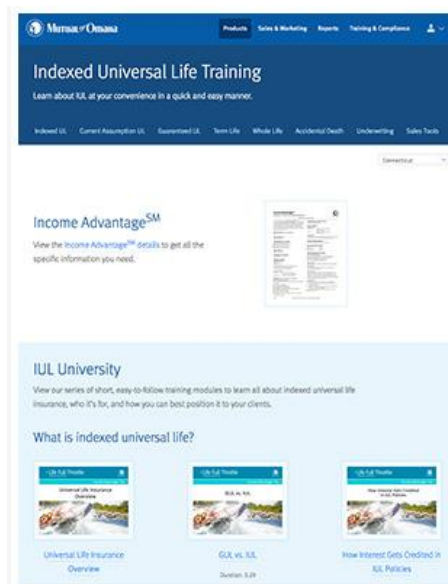
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## Starting today, it's full speed ahead with Income Advantage<sup>SM</sup>, our new Indexed Universal Life product.

Designed for peak performance, **Income Advantage can help clients protect their families and businesses while building cash value for future needs and goals.**

Here's a look at some of the materials we've created to help you go all out with Income Advantage.



## Training

Information on Income Advantage benefits, features, target markets and more. FAQs and short, educational modules on key topics.

[IUL Training](#)

## Highlights

The basics on face amounts, risk classes, indexed crediting strategies, loans and withdrawals, no-cost riders and more.

Highlight Sheet

UNITED OF OMAHA LIFE INSURANCE COMPANY  
A MUTUAL OF OMAHA COMPANY

**Income Advantage™**  
Indexed Universal Life Insurance

PLAN HIGHLIGHTS

**FACE AMOUNT**  
\$100,000 and up

**ISSUE AGES (AGE OF LAST BIRTHDAY)**

- 15 Standard Northshore risk only
- 40-60 All risks
- 41-45 Standard Northshore and Standard Tobacco risks only

**RISK CLASSES**

- Preferred Plus (non-tobacco)
- Preferred (non-tobacco + tobacco)
- Standard Plus (non-tobacco)
- Standard (non-tobacco + tobacco)

**FIXED ACCOUNT INTEREST RATE**  
A minimum interest rate of 1 percent is guaranteed on the fixed account accumulation value.

**INDEX CREDITING STRATEGIES**  
Crediting Strategies (all annual rates in percent):  
Based on S&P 500® Performance:

- 90 percent participation rate with total cap
- Higher participation rate with lower cap
- Lower participation rate with no cap

The minimum index credit rate is 0 percent.  
\*Unleveraged strategy uses a reduced participation rate as compared to the other crediting strategies offered.

**PREMIUMS**  
The premiums are flexible and the planned premiums may be changed once during the policy year, beginning in policy year two and thereafter. Premium payments are allowed at any time, subject to tax law restrictions.

**DEATH BENEFIT OPTIONS**  
Two options are available to the policyowner.

Option 1 (Level): the specified amount of insurance in effect on the insured's date of death.

Option 2 (Increasing): the specified amount of insurance in effect on the insured's date of death plus the accumulation value on that date.

The policyowner may change the Death Benefit Option once each policy year, after the first policy year and before the insured reaches attained age 90. Changing the death benefit option will not change the amount of death benefit; however, the specified amount will be adjusted. The death benefit may be increased with either Option 1.

These Plan Highlights are only a brief summary of some of the key features of the policy. For more complete information, you should refer to the policy, including any applicable riders and endorsements to the policy, and other materials about the policy that you will receive. We strongly urge you to thoroughly review all of these items and to discuss any questions you have with your licensed agent/producer or with your own professional advisors, as appropriate.

at Option 2 in order to qualify as full insurance in accordance with the Internal Revenue Code of 1986, as amended.

**POLICY MATURITY AGE**  
Policy maturity age is 120. Upon policy maturity, if the insured is still living, the surrender value will be paid.

**NO-LAPSE PROTECTION**

- Ages 5-75: 10 years
- Ages 76-79: To age 80
- Ages 80+: 5 years

**LOANS**  
Two loan types are available for Income Advantage: Standard and Index loans. If you do not specify the type of loan option and do not currently have a loan, the request will be processed as a Standard loan. If the policy has an existing loan, a new loan must be the same type of loan option as the existing loan. Only one type of loan is available at a time.  
Maximum loan amount is \$100.

**Standard Loan Option**  
Standard policy loans will be charged at the interest rate shown below. Policy loan interest will be credited at an interest rate shown below.

Policy years 1-9: Charge 8 percent (in arrears)  
Credit 2 percent

Policy years 10+: Charge 2 percent (in arrears)  
Credit 2 percent


**Index Loan Option**  
Index loans will be charged an interest rate determined by the company not to exceed 6 percent. Policy loan interest will be credited at the index credit rates that apply to the Index Crediting Strategy you choose.

**PARTIAL WITHDRAWALS**  
Partial withdrawals are available from your surrender value after the first policy anniversary. The minimum withdrawal is \$100 and may not exceed 90 percent of the surrender value during the first 14 years and 100 percent of the surrender value thereafter.

**SURRENDER CHARGES**  
Surrender charges will be deducted from the accumulation value if the policy is surrendered during the first 14 policy years. Surrender charges are based on the insured's issue age, gender, risk class, rate class and the length of time the policy has been in force.

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## Marketing

Materials to help you reach out to prospects and clients.

Point of Sale Brochure

Income Advantage is a competitive addition to our universal life portfolio and can help you achieve your life sales goals for the year.