

# FIXED ANNUITIES

## *Deferred and Immediate*



A PRODUCT PORTFOLIO COMPARISON



DEFERRED ANNUITIES

PRODUCT	PRODUCT DESCRIPTION	ISSUE AGES	CLIENT PROFILE
<b>BONUS FLEXIBLE ANNUITY</b> FLEXIBLE PREMIUM DEFERRED ANNUITY	Flexible deferred annuity with a 1% additional interest rate in the first year. 2% minimum interest rate guarantee in years 2-10; 3% thereafter	0 - 85	<ul style="list-style-type: none"> <li>»Ages 35 to 65</li> <li>»Middle and upper income bracket</li> <li>»Risk-averse individual</li> <li>»Discretionary income to invest systematically</li> <li>»Small business owners</li> </ul>
<b>ULTRANNUITY</b> SINGLE PREMIUM DEFERRED ANNUITY 1-YEAR AND 3-YEARS	Single premium deferred annuity 1-Year contract has a 1% additional interest rate for one year 3-Year contract has .35% additional interest rate in the first 3 years	0 - 89	<ul style="list-style-type: none"> <li>»Ages 45 to 65</li> <li>»Middle and upper income bracket</li> <li>»Risk-averse individual</li> <li>»Minimum of \$5,000 to invest</li> <li>»Small business owners</li> </ul>
<b>ULTRA-SECURE</b> SINGLE PREMIUM DEFERRED ANNUITY 5-YEARS AND 7-YEARS	Single premium deferred annuity 5-Year contract has a 1% additional interest rate for the first year	0 - 89	<ul style="list-style-type: none"> <li>»Ages 45 to 65</li> <li>»Middle and upper income bracket</li> <li>»Risk-averse individual</li> <li>»Minimum of \$5,000 to invest</li> <li>»Small business owners</li> </ul>

IMMEDIATE ANNUITIES

<b>ULTRA-INCOME</b> SINGLE PREMIUM IMMEDIATE ANNUITY	Single premium immediate annuity with competitive rates and multiple flexible payout options.	0 - 85	<ul style="list-style-type: none"> <li>»Ages 65+</li> <li>»Risk-averse individual</li> <li>»Middle to upper income bracket</li> <li>»Seek safety, security and a reliable income</li> </ul>
<b>INCOME ACCESS</b> SINGLE PREMIUM IMMEDIATE ANNUITY	Single premium immediate annuity with competitive rates and liquidity options.	0 - 85	<ul style="list-style-type: none"> <li>»Ages 65+</li> <li>»Risk-averse individual</li> <li>»Middle to upper income bracket</li> <li>»Wealth conservation</li> <li>»Mostly female</li> </ul>

NEEDS	OPTIONS	POLICY MINIMUM	LIQUIDITY	WAIVERS OF WITHDRAWAL CHARGES*
Money for retirement erral on growth eed income at ent ate of deposit alternative r retirement distribution atic investment program planning	N/A	»\$1,200 minimum annual contribution for recurring premiums or \$5,000 minimum for single premium	10% annual withdrawal with no surrender charge – available immediately* »Systematic withdrawal option – fixed dollar amount or interest only	N/A
Money for retirement erral on growth eed income at ent ate of deposit alternative r retirement distribution planning	N/A	»\$5,000 minimum »\$500 minimum for additional deposits allowed in first two policy years for 1-Year contract (1st year in WA, 120 days in PA) No additions available for 3-Year contract.	10% annual withdrawal with no surrender charge – available immediately* »Systematic withdrawal option »Electronic Fund Transfer option	»Hospitalization »Terminal illness »Unemployment »Disability »Death of spouse or minor dependent »Home damage »Organ transplant *in states where approved
Money for retirement erral on growth eed income at ent ate of deposit alternative r retirement distribution planning	N/A	»\$5,000 minimum initial deposit »\$500 minimum additions, unlimited during first policy year	10% annual withdrawal with no surrender charge – available after first contract year*	»Hospitalization »Terminal illness »Unemployment »Disability »Death of spouse or minor dependent »Home damage »Organ transplant *in states where approved
eed fixed lifetime ment to retirement itive payout retirement fund life insurance premiums	»Life (with and without period certain) »Period certain only »Joint and survivor »Several other options	»\$10,000 initial premium »\$100 minimum monthly payout	N/A	Payments must begin within 13 months following purchase date.
eed fixed lifetime ment to retirement itive payout retirement fund life insurance premiums	» <b>10% or 20%</b> payment increase for certain medical conditions* » <b>3%</b> inflation protection* » <b>50%</b> payment increase for nursing home confinement* »Survivor continuation option* *Subject to state availability	»\$10,000 initial premium »\$100 minimum monthly payout	»Return of premium features	Payment must begin within 13 months following purchase date.

\*Withdrawals made before age 59½ may be subject to fees

**WITHDRAWAL CHARGES**

**OTHER FEATURES**

**DEATH BENEFIT**

**LICENSING REQUIREMENTS**

Year	1	2	3	4	5
Charge*	8%	8%	7%	6%	5%
	6	7	8	9	
	4%	3%	2%	0%	

- »Flexible payment options
- »Automatic annuitization
- »Competitive payouts

The greater of the accumulation value or premiums paid less partial withdrawals and outstanding loans

- »State insurance license
- »Appointed with United of Omaha

Year	1	2	3	4
Charge	7%	7%	7%	6%
	5	6	7	
	4%	2%	0%	

- »Competitive renewal rates
- »Systematic withdrawals

The greater of the accumulation value or premiums paid less partial withdrawals and any applicable premium tax.

- »State insurance license
- »Appointed with United of Omaha

5-Years	1	2	3	4
Charge	6%	6%	6%	6%
	5	6		
	5%	0%		
7-Years	1	2	3	4
Charge	6%	6%	6%	6%
	5	6	7	8
	5%	4%	3%	0%

- »Competitive renewal rates
- »Additional .15% added to interest rate on purchase payment and accumulation values \$100,000 or higher – on 5-year and 7-year
- »Additional .25% added to new money interest rate upon the renewal of the contract for the entire renewal contract period – on the 5-year contract

The accumulation value less any applicable premium taxes.

- »State insurance license
- »Appointed with United of Omaha

N/A

- »**Age rating available**
- »0% - 6% COLA adjustments
- »Flexible payment frequency

N/A

- »State insurance license
- »Appointed with United of Omaha

N/A

**Return of Premium on Cancellation**

Policy Year	1	2	3
% Returned	95	96	97
	4	5	6+
	98	99	100

- »Return of premium at death
- »Guaranteed minimum death benefit (optional benefit)
- »Death benefit doubles for accidental death in a common carrier

- »State insurance license
- »Appointed with United of Omaha

DEFERRED ANNUITIES

IMMEDIATE ANNUITIES

A person wearing a light-colored shirt and shorts is standing in a boat, using a long-handled net to catch a jellyfish in the water. The net is held vertically, and the jellyfish is visible at the bottom of the net. The water is dark, and the person's legs are visible in the upper left corner.

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