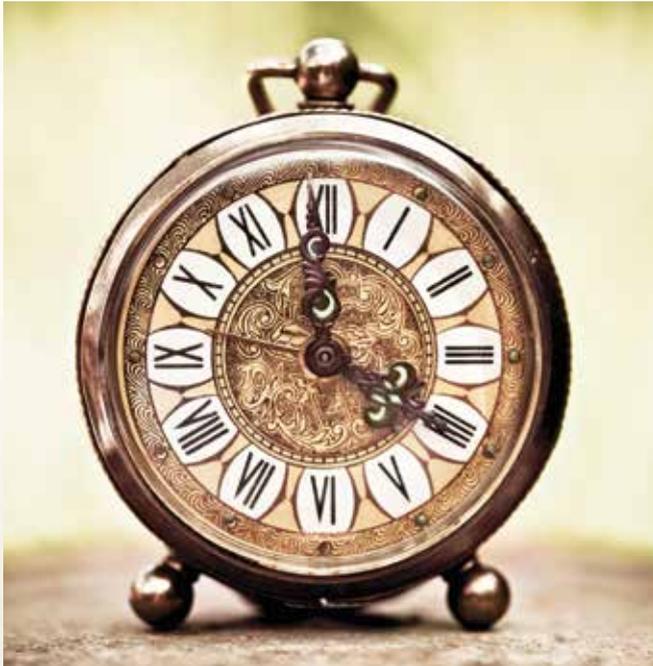


› Helping Your Money Stand the Test of Time





Helping Your Money Stand the Test of Time

One of the biggest concerns people have as they near retirement is wondering how long their money will last, as today's retiree can no longer depend on just traditional pension plans and Social Security to support their retirement lifestyle. That makes having a plan to make the money you've worked hard to accumulate last well into your golden years more important than ever.

A sound retirement income strategy could include many options. One option is putting a portion of your assets into a deferred income annuity.

A **deferred income annuity** can provide you the predictability of guaranteed, reliable income payments. The payments can also last as long as you live, providing you financial security well into your retirement years.

Deferred Income ProtectorSM

Deferred Income ProtectorSM from United of Omaha Life Insurance Company is a deferred income annuity that can help you retire with confidence by providing you predictable income beginning at a future date.

If you're nearing retirement, Deferred Income ProtectorSM can act as a personal pension plan to supplement the income you've already saved for retirement.

If you're retired and want to defer your payments until later in life, Deferred Income ProtectorSM can act as "longevity" insurance, providing an increase in your retirement income at a date you choose.





Supplementing Your Retirement Income with a Self-Funded Pension

Steve is 55 years old and is planning to work until he turns 67. His employer does not offer a pension plan, however he's done well saving for retirement. As his retirement grows closer, Steve is considering his options for guaranteeing a portion of his retirement income.

Steve's Deferred Income Protector solution:

Purchase payment: Steve uses money that he's been saving for the future and makes a purchase

payment of \$100,000 to open a Deferred Income ProtectorSM annuity.

Income start date: Steve chooses to receive payments at age 67, his projected retirement age when he purchased the annuity.

Monthly income payments: Steve will receive **\$788.42** per month in guaranteed income the rest of his life.*

*Based on selecting Single Lifetime Income with Cash Refund payout option. Payouts may vary and are subject to change.

This example is fictitious in nature and only represents a situation a consumer could face.

Defer Your Payments Until Later in Life

Claudia is 67 and is recently retired. She planned well for retirement and is confident the money she's saved will last her for at least the next 15 years. Claudia's mother and grandmother lived into their 90s, so she wants to make sure she can stretch her retirement income as long as possible.

Claudia's Deferred Income Protector solution:

Purchase payment: Claudia can take advantage of new type of annuity called a qualified longevity annuity contract (QLAC) and delay receiving retirement income

from a portion of her money currently held in IRAs or qualified retirement plans. Claudia rolls over \$100,000 from her 401(k) to open a Deferred Income ProtectorSM contract.

Income start date: Claudia chooses to defer her income payments until she turns 80.

Monthly income payments: Claudia will receive **\$1,226.60** per month in guaranteed income for the rest of her life.**



**Based on selecting Single Lifetime Income with Cash Refund payout option. Payouts may vary and are subject to change.

This example is fictitious in nature and only represents a situation a consumer could face.

Options to Fit Your Changing Needs

There are additional features available that can help you adjust to your changing needs:

- **Accelerating your payments** (available only on nonqualified contracts) – If you elect to receive your annuity payments on a monthly basis, you can request to receive your next scheduled income payment along with six subsequent income payments for a total of seven income payments at one time. You can elect to use this option three times
- **Subsequent contributions** – You can make subsequent contributions to your annuity any time up to two years before the income start date
- **Annual increase option** – To help your income payments keep place with inflation, you have the option to select a percentage that will increase your annuity payments by either 1, 2 or 3 percent beginning with the second year of payments
- **Adjusting income start date** – You can change your income start date one time. It can be accelerated up to five years earlier or can be delayed up to five years later than the original date. The income start date must be at least two years after the most recent purchase payment







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Annuities underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Annuities are insurance products therefore not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, 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.

Policy Form ICC15L130P or state equivalent. (D526LFL15P in FL)