

Fixed Annuity Interest Rates

Effective 12/1/11



The Bonus Flexible Annuity product has been enhanced to provide clients with improved features including:

- Elimination of the policy fee
- Bonus interest rate on accumulation values over \$20,000
- Annuitization option after 2 years, and
- Increased issue ages

The new BFA is available in all states.

Ultra-Income and Income Access* SPIAs

No rate change.

Please update your WinFlex software via Internet Updating or through Sales Professional Access to obtain new rate scale. *Not available in WA.

Ultra-Secure Plus SPDA Minimum Guarantee 1%

No rate change.

Available in all states except: NY

5-Year Base Rate	1%
1st Year Bonus	1%
1st Year Guaranteed Rate	2%
Years 2 to 5 Guaranteed Rate	1%

7-Year Base Rate	1.65%
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Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher on 5-year & 7-year Ultra-Secure product.

Living Care® Annuity – SPDA Minimum Guarantee 2.25%

No rate change

Available in: AK, AL, AR, AZ, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, RI, SC, SD, TN, UT, WI, WV, WY

First Year Guaranteed Rate	2.25%
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Bonus Flexible Annuity Minimum Guarantee 1% Years 2+

No rate change

Available in all states

1st Year Base Rate	1%
1st Year Bonus	1%
1st Year Guaranteed Rate	2%

Additional .25% added to interest rate on purchase payment and accumulation values of \$20,000 or higher.

The above rates will be applied to any purchase payments received by United of Omaha Life Insurance Company on or after the listed effective date.

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