

Indexed Universal Life ExpressSM

A Flexible Premium Universal Life Insurance Policy with Index-Linked Interest

A Life Insurance Policy Illustration

Strong. Stable. Secure.

For more than a century, Mutual of Omaha Insurance Company has been there to keep our promises to our customers. United of Omaha Life Insurance Company is a Mutual of Omaha affiliate. We are strong, stable, secure and ready to meet today's insurance and financial needs. We put you, the customer, at the center of the decisions we make and the actions we take. Our mission is to help you protect what you care about and achieve your financial goals.



Prepared For:

Phong Tran

Prepared By:

James Carvin
James Carvin Insurance
1900 Centre Pointe Blvd #234
Tallahassee, FL, 32308
561-906-2888
Producer License Number: 4328990

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This is an illustration only. An illustration is not intended to predict actual performance. The illustrated interest rate and the illustrated values set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.



Here are the important details we used to create your personalized Indexed Universal Life Express illustration. Within this illustration, you will find more complete information on the policy's features and benefits.

Client Information	Phong Tran Male, Age 68, Standard Non-Tobacco
Modified Endowment Contract	No
Total Initial Death Benefit	\$40,000
Death Benefit Option	Level years 1 - 52
Initial Premium Outlay	\$151.86
Premium Mode	Monthly
Index Strategy	S&P 500 [®] One-Year 100% Participation Account 100%
Riders	Accelerated Benefit for Chronic Illness Accelerated Death Benefit for Terminal Illness Optional Paid-Up Life Insurance Rider (Lapse Guard) Waiver of Surrender Charges for Partial Withdrawals Rider

This illustration assumes that the illustrated non-guaranteed elements will continue unchanged in all years; however, this is not likely to occur. Future premium charges and monthly deductions can vary at the Company's discretion. Actual policy values and benefits may be more or less favorable than the non-guaranteed values and benefits shown.

Policy changes, premium changes and disbursements shown in this illustration will not occur automatically. These changes must be requested by contacting United of Omaha Life Insurance Company.

This illustration is non-binding and is not a contract or offer for insurance coverage. In the event of a discrepancy between this illustration and the policy, the policy will govern.



Your Policy At-a-Glance

- **Life insurance coverage**

This illustration reflects an initial death benefit of \$40,000 with a level death benefit option. A minimum no-lapse protection feature guarantees your policy will last to age 80 as long as the necessary premium requirements have been met.

- **Living benefits**

Indexed Universal Life ExpressSM offers early access to a portion of your death benefit if diagnosed with either a terminal or a chronic illness as provided on the policy.

- **Tax-deferred accumulation**

Accumulation values may earn interest on a tax-deferred basis. You can take loans and withdrawals from your policy, resulting in a tax-advantaged income stream, as long as you have funded your policy adequately.

- **Overloan protection**

Indexed Universal Life ExpressSM comes with a Lapse Guard rider. This rider prevents your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.

Life Insurance Coverage

Indexed Universal Life ExpressSM is first and foremost life insurance protection. Your income helps provide for those who count on you. Indexed Universal Life ExpressSM can help provide protection from the financial consequences of your death by replacing lost income, paying for college expenses or covering any expenses that come due.

Your income is important to your family. Without it, your legacy could become one of their financial worries.

Cash Value* Accumulation Potential

Indexed Universal Life ExpressSM also provides the opportunity to accumulate cash value* for future needs. You can select interest crediting options that are based on the performance of: (a) the S&P 500[®] market index, (b) the BofA[®] U.S. Agility Index, or (c) a combination of the two. And even though your interest rate is based on the index performance, your money is never actually invested in the market. Because of the index interest crediting feature, this policy offers greater potential for growth than a traditional fixed interest universal life policy.

When properly structured, this cash value* can be accessed through tax-advantaged policy loans or withdrawals and can help with such cash needs as supplemental college funding, retirement income or money for emergencies.

Indexed Universal Life ExpressSM helps you financially protect your family and potentially build accumulation value for your future use. It can be a good feeling knowing you've helped provide financial protection for your loved ones.

*The amount that may be available through loans or withdrawals, as defined in the contract.



How the Index Interest Rate Is Determined

The index interest crediting rate is based on the performance of the index crediting strategy you selected. The index interest may be credited yearly, using the annual point-to-point crediting method and the participation rates, cap rates and floor that apply.

These rates are declared by the company monthly for each index segment. Once a segment is created, the participation rates and cap rates are guaranteed until the segment matures.

Index Universal Life Definitions:

- **Participation rate:** The percentage of the overall index return that will be used in the calculation of the index interest credit
- **Cap rate:** The maximum rate credited to your policy
- **Floor:** The minimum rate credited to your policy
- **Segment:** A portion of an index account that may be credited interest based upon the performance of the index. New segments are created on the 10th of each month. Your policy may contain multiple segments at one time. Each segment will be credited index interest one year after it begins (on the segment maturity date).

How the annual point-to-point crediting method works:

The annual point-to-point crediting method calculates the index interest rate by comparing the selected market index values on the date a segment is created to the values one year later to determine the percentage of change that took place during the year.

The index performance is only used in the calculation of the index interest credited to your policy.

- If the result is positive from the previous year, index interest will be credited to the policy, subject to the cap and the participation rate.
- If the result is negative from the previous year, the index interest will be zero – the accumulation value will not decrease from negative index performance.

Hypothetical Example Using the S&P 500[®]:

On the date a segment was created, the S&P 500[®] was 2,000. One year later, it had increased to 2,150. Indexed interest would be calculated as follows:

$$100\% \times \frac{2,150 - 2,000}{2,000} = 7.5\%$$

Assumes you have selected the One-Year 100 Percent Participation Account as your crediting strategy (subject to interest cap and floor rates.)



Choosing a Crediting Strategy

Indexed Universal Life ExpressSM has four index interest crediting strategies for you to choose from:

- BofA[®] U.S. Agility Index: One-Year Uncapped Strategy - those who have a desire for more consistent performance. The Index is designed to maintain stable volatility, which may help provide better risk-adjusted returns over time. Because this index applies a volatility control mechanism, the range of both positive and negative performance of the Index is limited.
- S&P 500[®] One-Year 100 Percent Participation Strategy - those who believe the index will perform at an average or slightly above average rate might be more comfortable with this strategy.
- S&P 500[®] One-Year High Participation Strategy – those who believe the index will perform below the cap or below the index average might be more comfortable with this strategy.
- S&P 500[®] One-Year Uncapped Strategy – those who believe the market will outperform the cap might be more suited to this strategy.

A fixed account is also available. This option appeals more to those who may not be comfortable with allocating all of their accumulation value to an index interest crediting strategy.

For all index interest crediting strategies the zero percent floor applies – if there happens to be a negative index percentage change, the minimum crediting rate is zero percent.

At each segment maturity date, you have the flexibility and control to reallocate your money based on your then current goals and objectives. This allows you to tailor your policy based on how you believe the index will perform. You can allocate all of your accumulation value to a single crediting strategy or you can distribute it among multiple crediting strategies.



The Living Benefits of Universal Life Insurance

Although the main reason to purchase life insurance is to protect loved ones in case of your unexpected death, Indexed Universal Life ExpressSM also has the potential to provide flexible options while you're living. Below is a summary of some of the options available (**Detailed information on each of these options is included in this illustration**):

Accelerated Benefit for Chronic Illness	This rider allows you to access a portion of your death benefit early if you are unable to perform two of six Activities of Daily Living for 90 consecutive days or if you experience a severe cognitive impairment. This benefit can be used for any purpose you choose, including to help cover the rising costs of long-term care (although there is no nursing home confinement required).
Accelerated Death Benefit for Terminal Illness	If you're diagnosed with a terminal illness with a life expectancy of 12 months or less, this rider allows you to access a portion of your death benefit early. This benefit may help provide a little more comfort to you and your family during a difficult time.
Loans	<p>You can access your policy's surrender value by taking a loan from your policy. When you request a loan, you can choose from two types of loans:</p> <ul style="list-style-type: none"> • Standard Loan • Index Loan <p>See Disbursement Options under Narrative Summary Disbursements for additional information on standard loans and index loans.</p> <p>You have the option to repay your loan. Unpaid loans will reduce your surrender value and death benefit. If your policy lapses, any outstanding loans are treated as a distribution and may be subject to income tax.*</p> <p>Your policy also comes with a Lapse Guard rider. This rider can prevent your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.</p>
Withdrawals	<p>You can also access your policy's surrender value by taking a withdrawal. Withdrawals are generally treated as a nontaxable return of premiums paid; however, any withdrawal amount that exceeds the amount of premiums paid is subject to income tax.*</p> <p>Withdrawals will permanently reduce your death benefit and are subject to a charge of \$100. Withdrawals will also reduce your accumulation values.</p>

*For federal income tax purposes, tax-free income assumes withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and, the policy is not a modified endowment contract, as defined in IRS §72, 7702(f)(7)(B), 7702A. Based on current tax laws, all loans and withdrawals that exceed the total premiums paid will also become taxable if a life insurance policy lapses. Consult with a professional tax and/or legal advisor before taking any action that may have tax or legal consequences.

Narrative Summary

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Indexed Universal Life ExpressSM

Indexed Universal Life ExpressSM is an indexed universal life policy that features flexible premiums to age 120, an adjustable death benefit, and interest crediting options based on the performance of a market index. This index interest crediting feature gives your policy greater growth potential than a traditional fixed interest universal life policy. And, although your interest rate is tied to the index, your money is never actually invested in the market.

Index Strategy

Indexed Universal Life ExpressSM uses the performance of a market index to calculate the index interest crediting rate. The market index used in this illustration is based on the crediting strategy you have selected.

Account Summary

Fixed Account	The fixed account is credited interest at a rate determined by United of Omaha Life Insurance Company This rate will never be less than 2 percent.
Index Account	Index accounts are credited at interest rates based on the performance of a market index. The market index used is determined by the crediting strategy you have selected. The rate credited to an index account will never be less than 0 percent.
Index Interest Crediting Method	<p>Indexed Universal Life ExpressSM currently offers four index interest crediting strategies. All four strategies use a 12-month point-to-point crediting method.</p> <ul style="list-style-type: none"> • Each allocation of premium to an index account starts a new 12-month segment. The participation rate, cap, and floor are declared in advance for each segment and are guaranteed for the segment term. • Index interest is credited to the value of the segment on the segment maturity date. • The index interest crediting rate for each segment is equal to the percentage change in the market index(es) over those 12 months, multiplied by the participation rate, but never greater than the segment cap and never less than the floor rate.

Narrative Summary | Index Interest Crediting

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



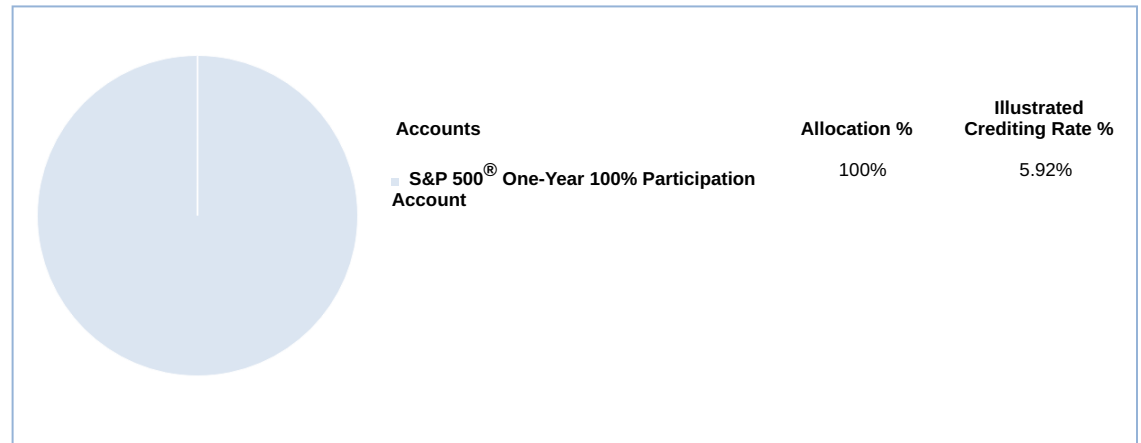
Index Interest Crediting Strategy

This table below shows the current and guaranteed participation rate, cap, and floor for each index interest crediting account as of 04/13/2024.

All index crediting strategies include downside protection, which means that the minimum crediting rate (floor rate) for the index interest crediting strategies is zero percent, even if the percentage change in the market index(es) is negative.

Crediting Strategy	Assumptions	Participation Rate	Segment Cap Rate	Floor Rate	Segment Term	Crediting Method
S&P 500 [®] One-Year 100% Participation	Current	100.0%	9.25%	0.0%	12 Months	Point-to-Point
	Guaranteed	100%	3%	0%		
S&P 500 [®] One-Year High Participation	Current	140.0%	6.5%	0.0%	12 Months	Point-to-Point
	Guaranteed	110%	2.5%	0%		
S&P 500 [®] One-Year Uncapped	Current	55.0%	No Cap	0.0%	12 Months	Point-to-Point
	Guaranteed	20%		0%		
BofA [®] U.S. Agility Index: One-Year Uncapped	Current	175.0%	No Cap	0.0%	12 Months	Point-to-Point
	Guaranteed	50%		0%		

Your illustration is based on the following allocation percentages:



Hypothetical Examples of Index Interest Crediting

Here are some examples of how each of the index interest crediting strategies would have performed assuming the hypothetical annual market index returns, participation rates and cap rates shown below. These hypothetical crediting rates assume the participation rate and segment cap rate shown and a floor rate of zero percent.

	Annual Market Index Return	Index Interest Credited
S&P 500 [®] One-Year 100% Participation Cap Rate: 9.25%	22.01%	9.25%
	6.75%	6.75%
	-4.07%	0%
S&P 500 [®] One-Year High Participation Participation Rate: 140.00% Cap Rate: 6.50%	22.01%	6.50%
	6.75%	6.50%
	-4.07%	0%
S&P 500 [®] One-Year Uncapped Participation Rate: 55.00%	22.01%	12.11%
	6.75%	3.71%
	-4.07%	0%
BofA [®] U.S. Agility Index: One-Year Uncapped Participation Rate: 175.00%	6.21%	10.87%
	2.01%	3.52%
	-1.50%	0%

Narrative Summary | Index Interest Crediting

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Hypothetical Performance

The index interest crediting rates are based on the performance of the index crediting strategy you selected, as well as the cap rates, participation rates, and floor rates that are in effect at the time a segment is created. This may result in volatile index interest crediting rates.

The following table shows the historical minimum, maximum, and average crediting rates of all 25-year periods within the past 65 years. It assumes a 100 percent allocation to the S&P 500[®] One-Year 100 Percent Participation index interest crediting strategy using the current cap rates.

Historical 25-Year Average Credited Rates	
Minimum:	3.76%
Average:	5.92%
Maximum:	7.30%

Rates are based on historical data, which should not be considered representative of future performance.

Historical Hypothetical Index Interest Crediting Rates

For informational purposes, we have provided a table of historical hypothetical index interest crediting rates. The rates displayed are assumptions as to how the three S&P 500[®] interest crediting strategies (One-Year 100 Percent Participation, One-Year High Participation and One-Year Uncapped) and the BofA[®] U.S. Agility Index: One-Year Uncapped index interest crediting strategy may have performed each calendar year (January 1 through December 31) from 2004 through 2023. These hypothetical rates assume the product had been in existence at that time and the current cap rates, floor rates, and participation rates applied to the market index(es) percentage change for those years. Actual cap rates and participation rates might have been higher or lower than the current rates depending on market conditions at that point in time. The hypothetical rates are based on historical data, which should not be considered representative of future performance.

Calendar Year	S&P 500 [®]				BofA [®] U.S. Agility Index	
	Annual Return	One-Year 100% Participation	One-Year High Participation	One-Year Uncapped	Annual Return	One-Year Uncapped
2004	8.99%	8.99%	6.50%	4.95%	NA	NA
2005	3.00%	3.00%	4.20%	1.65%	NA	NA
2006	13.62%	9.25%	6.50%	7.49%	3.16%	5.54%
2007	3.53%	3.53%	4.94%	1.94%	1.04%	1.82%
2008	-38.49%	0.00%	0.00%	0.00%	-4.80%	0.00%
2009	23.45%	9.25%	6.50%	12.90%	11.74%	20.54%
2010	12.78%	9.25%	6.50%	7.03%	10.02%	17.53%
2011	-0.00%	0.00%	0.00%	0.00%	4.93%	8.63%
2012	13.41%	9.25%	6.50%	7.37%	10.26%	17.96%
2013	29.60%	9.25%	6.50%	16.28%	7.00%	12.24%
2014	11.39%	9.25%	6.50%	6.26%	7.01%	12.27%
2015	-0.73%	0.00%	0.00%	0.00%	-3.23%	0.00%
2016	9.54%	9.25%	6.50%	5.24%	5.37%	9.39%
2017	19.42%	9.25%	6.50%	10.68%	13.80%	24.15%
2018	-6.24%	0.00%	0.00%	0.00%	0.98%	1.72%
2019	28.88%	9.25%	6.50%	15.88%	16.01%	28.02%
2020	16.26%	9.25%	6.50%	8.94%	5.20%	9.11%
2021	26.89%	9.25%	6.50%	14.79%	3.30%	5.78%
2022	-19.44%	0.00%	0.00%	0.00%	-5.50%	0.00%
2023	24.23%	9.25%	6.50%	13.33%	3.28%	5.74%



No-Lapse Protection A minimum no-lapse protection period is available as described below. The no-lapse protection is not a guarantee that the policy can never lapse. See your policy for additional information regarding no-lapse protection.

Death benefit option and specified amount changes, withdrawals, and loans will affect the no-lapse protection. If any of these actions are taken, the policy's no-lapse protection could be lost and additional premiums may be required to keep the policy from lapsing.

No-Lapse Protection Premium

Based on the initial death benefit option and specified amount selected, the yearly premium required to guarantee a \$40,000 death benefit to policy year 12 is \$1,610.12 providing premiums are paid continuously when due, no policy loans or withdrawals are taken, and the other requirements of the policy are met.

- As long as you continue to pay premiums as shown in the premium outlay column of this illustration, the policy's death benefit is guaranteed through policy year 12. This assumes your premiums are paid when due.
- The yearly premium required to guarantee a \$40,000 death benefit to policy maturity (based on the guaranteed minimum interest rate and the guaranteed maximum cost of insurance charges) would not allow this policy to qualify as a life insurance policy under the applicable provisions of the Internal Revenue Code.

After the no-lapse protection period ends, your policy may continue on a non-guaranteed basis as long as your policy's accumulation value is sufficient to cover your policy charges. There is no explicit charge for this policy's no-lapse protection. However, the policy has the potential of developing a higher accumulation value if you pay a premium higher than the amount required to maintain the no-lapse protection.

Specified Amount Changes

Changes in Specified Amount are allowed once each policy year starting after the first policy year. The insured must apply for an increase in the Specified Amount with a new application and provide evidence of insurability that United of Omaha Life Insurance Company will accept. Increases in the specified amount are not allowed after the policy anniversary following your 90th birthday. A decrease in the specified amount during the first 14 years of the policy will result in a surrender charge. Any change in specified amount will affect the no-lapse protection values, which determines whether the no-lapse protection is in effect.

Narrative Summary | Disbursements

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Disbursement Options

You have the opportunity to access your policy's surrender value. Disbursements can be taken as policy loans or withdrawals and can be used for any purpose if the need should arise. When properly funded, this allows you to take a tax-advantaged income stream.

Loans:

Policy loans are available up to the amount of the surrender value less any loan interest owed to the end of the policy year, and one month's monthly deduction amount. When you request a loan, you choose the type you prefer. Additional loans must be the same type as the existing loan.

Standard Loan	<p>Standard loans are taken against the funds in the fixed account. If the loan request is greater than the amount in the fixed account, the excess amount will be transferred from the index account to the fixed account.</p> <ul style="list-style-type: none"> • Credit: Interest will be credited on the loaned portion of the fixed account at the guaranteed minimum interest rate of 2.00 percent • Charge: Interest is charged at an annual effective interest rate of 4.00 percent in policy years 1 through 9, and 2.00 percent thereafter.
Index Loan	<ul style="list-style-type: none"> • Credit: Index loans credit interest at the same interest rate as the unloaned portion of the index account. For the purposes of this illustration, interest credited on index loan values is assumed to be no more than 0.5 percent above the index loan interest rate charged. • Charge: Index loans are charged interest based on the index interest crediting strategy you select. Interest is charged at a rate declared by United of Omaha Life Insurance Company but never greater than the index loan guaranteed maximum interest rate of 6.00 percent. The current interest rate being charged on an index loan is 5.00 percent.

Loan interest is payable in arrears. Unpaid policy loans reduce the death benefit payable upon death of the insured or the surrender value upon surrender of the policy.

Withdrawals:

Withdrawals are available after the first policy anniversary and is subject to a \$100 charge. Withdrawals are taken from the surrender value in your policy; and, they will permanently reduce your policy's death benefit. The amount of each partial withdrawal must be at least \$100.

Withdrawals are generally treated as a nontaxable return of premiums paid. Any withdrawal amount that exceeds the amount of premiums paid is subject to income tax*.

Your policy also comes with a Lapse Guard rider. This rider can prevent your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.

*For federal income tax purposes, tax-free income assumes withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and, the policy is not a modified endowment contract, as defined in IRS §72, 7702(f)(7)(B), 7702A. Based on current tax laws, all loans and withdrawals that exceed the total premiums paid will also become taxable if a life insurance policy lapses. Consult with a professional tax and/or legal advisor before taking any action that may have tax or legal consequences.

**Riders**

Riders provide extra benefits that are not included in the basic policy. Each policy has riders that can be selected, as well as riders that are included at no additional cost.

• Selected Riders

These are optional riders that can be added to your policy as long as you meet the qualifications. Charges for selected riders are deducted from the policy's accumulation value when due. This in-force illustration does not include any optional riders.

• No-Cost Riders

No-cost riders are automatically included with your policy at no additional cost to you. Indexed Universal Life ExpressSM offers three no cost riders that provide the opportunity to accelerate a portion of your policy's death benefit should you be diagnosed as having a terminal, chronic or critical illness.

**Riders Included
on This Illustration****No-Cost Riders:**

- Accelerated Benefit for Chronic Illness
- Accelerated Death Benefit for Terminal Illness
- Optional Paid-Up Life Insurance Rider (Lapse Guard)
- Waiver of Surrender Charges for Partial Withdrawals Rider

The following pages provide complete details on each of the riders included with this illustration.

Narrative Summary | No-Cost Riders

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



Waiver of Surrender Charges for Partial Withdrawals Rider

This Rider allows for the waiver of all applicable Surrender Charges when a partial withdrawal is made in the event you are:

- a. hospitalized or confined to a nursing home
- b. unemployed and receiving unemployment benefits for at least 60 days
- c. disabled and have been approved for Social Security Disability Benefits prior to age 65
- d. diagnosed with a terminal illness that will, with a reasonable degree of certainty, result in your death within 12 months or less
- e. undergoing transplant surgery as an organ donor or are a recipient of body organs as defined in the Rider
- f. determined to have physical damage in the amount of \$50,000 or more
- g. faced with the death of a spouse, civil union partner or minor dependent

Those events which qualify for a waiver of surrender charge may differ from state to state. See the rider language for the exact events and requirements to qualify for the waiver of surrender charges in your state.



Accelerated Benefit for Chronic Illness

This rider provides a portion of your death benefit early if at some time during the life of your policy the insured is diagnosed as being chronically ill.**

Maximum Acceleration

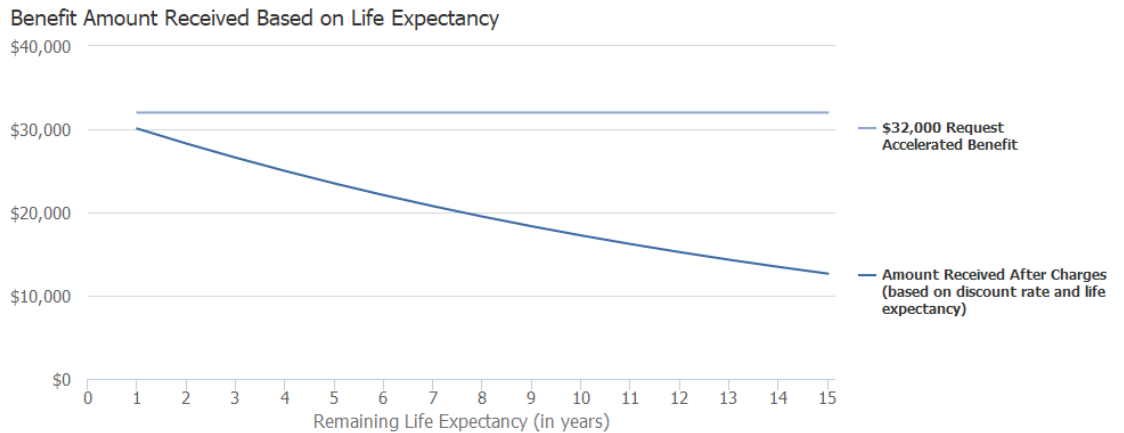
- The sum of all requested accelerations may not exceed 80 percent of the specified amount (at the time of the first acceleration).
- The remaining inforce specified amount after the cumulative maximum benefit has been reached will not be less than 20 percent of the policy's specified amount at initial acceleration.
- If eligible, you may request multiple accelerations provided the total amount accelerated does not exceed the maximum amount available.
- A requested acceleration may be of any amount you choose up to the maximum. There may be tax consequences of accepting an amount above the amount that would be tax qualified under the Internal Revenue Code.

Chronic Illness Rider Benefits	
Death Benefit Only	\$40,000
Initial Maximum Chronic Illness Acceleration	\$32,000
Initial Annual Chronic Illness Acceleration	\$32,000

Cost of Acceleration:

There is no additional premium or cost of insurance charge for this rider. However, there will be a \$100 charge for each acceleration made. In addition, United of Omaha Life Insurance Company will reduce each chronic illness benefit requested by an actuarial discount rate multiplied by the insured's life expectancy in years. The actuarial discount rate will be determined as of the date of the requested acceleration and will not be greater than 6 percent.

The following example shows a more complete picture of the total acceleration benefit amount that you would receive at various life expectancies given the maximum actuarial discount rate of 6% and a requested accelerated benefit of . \$32,000.



See the policy for additional rider details and restrictions.

**The definition of "chronically ill" may vary by state. See the rider language for the requirements in your state that must be met for the insured to be diagnosed as "chronically ill".

Narrative Summary | No-Cost Riders

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Accelerated Benefit for Chronic Illness (continued)

Below is a side-by-side comparison that can help you understand the differences between the Chronic Illness Rider and Long-Term Care.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy.

This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

Chronic illness benefit payments under this rider are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). There may be tax consequences of accepting an amount above the amount that would be tax qualified under the Internal Revenue Code.

	United of Omaha's Chronic Illness ABR	Long-Term Care
Upfront Cost	If the client never needs the Chronic Illness benefit, they will never be charged	LTC generally has a recurring charge every year, regardless of whether the client ever uses the benefit
Benefit Amount Flexibility	At the time of claim, the client decides how much benefit they need and it is available either over a fixed period of time or as a lump sum with no restrictions on the use of the benefit	The benefit is often predetermined at the time the policy is issued as a monthly percent of face amount (i.e., 1%, 2%, or 4%). There is typically no option to take a lump sum or to increase the benefit amount
Benefit Period Flexibility	Multiple accelerations are allowed (no more than once every 12 months), with the timing of acceleration requests at the discretion of the policyowner	Benefit is typically paid for a set number of months, which are defined at issue
Expenses Covered	There are no restrictions on the use of the benefits	LTC only allows the benefit to be used to cover qualified LTC expenses
LTC Continuing Education Requirements	No LTC continuing education is required to sell a product with a Chronic Illness Rider	State-specific LTC continuing education is often required to be eligible to sell LTC
Additional Underwriting	No additional underwriting required; this rider is automatically included with all policies at issue	Often requires additional LTC underwriting to qualify for LTC
Substandard Restrictions	Availability of the rider is not restricted based on risk class of the insured	LTC is often not available for an insured with higher substandard table

Narrative Summary | No-Cost Riders

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000

**Accelerated Death
Benefit for Terminal
Illness**

If the insured is diagnosed with a terminal illness with a life expectancy of 12 months or less from the date a physician signs the statement of proof of terminal illness, this benefit allows you early access to a portion of your death benefit.

Maximum Acceleration:

- The maximum cumulative requested accelerations (including all chronic, and terminal accelerations), 80 percent of the specified amount.
- The remaining inforce specified amount will not be less than 20 percent of the policy's initial specified amount.

Cost of Acceleration:

There is no additional premium or cost of insurance charge for this rider. However, there will be a \$100 charge for each acceleration made. In addition, United of Omaha Life Insurance Company will reduce the terminal illness benefit requested by an actuarial discount. The actuarial discount rate will be determined as of the date of the requested acceleration and will not be greater than 6 percent.

See policy for additional rider details and restrictions.



Optional Paid-Up Life Insurance Rider (Lapse Guard) This rider can prevent your policy from lapsing and triggering a potentially large taxable event due to outstanding loans.

Conditions to Exercise This Rider:

- The insured has attained age 75 or older.
- The loan balance is equal to 96 percent of the accumulation value (any loan in excess of this amount must be repaid in order to exercise the rider).
- The loan balance is greater than the specified amount.
- New loans taken in the last 36 months are less than 30 percent of the loan balance.

Amount of Paid-Up Life Insurance:

- The amount of paid-up life insurance provided under this policy on the date you exercise this rider will equal: the accumulation value on that date, less a 3 percent deduction, multiplied by 105 percent.
- This amount will become the specified amount under the policy. The death benefit under the policy will be the greatest of:
 - The current specified amount on the date of death; or
 - The policy's accumulation value on the date of death multiplied by the death benefit percentage for attained age; or
 - The policy's loan balance on the date of death multiplied by the death benefit percentage for attained age.
- The death benefit payable will be reduced by any loan balance.

Changes to Policy Provisions:

- After you exercise this rider:
 - Any additional premium payments will no longer be accepted.
 - Changes to the specified amount or the death benefit option are not allowed.
- All other policy provisions will remain in effect.

Upon the lapse of a life insurance policy, under current tax laws, all loans and withdrawals become taxable to the extent that the accumulation value exceeds your investment in the policy. Because United of Omaha Life Insurance Company believes that exercise of this rider prevents the policy from lapsing, no policy loans or withdrawals will become taxable as income. However, the Internal Revenue Service has not taken a position on Lapse Guard. Therefore, you should consult your tax advisor prior to exercising this rider.

Definition of Terms

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



Accumulation Value The policy's accumulation value is the accumulation with interest of the premiums and any additional payments allocated into the fixed account and index accounts, less all applicable administrative charges, premium expense charges, less any partial withdrawals, and less cost of insurance charges for both the base plan and any rider added to the policy.

At Age This is the age of the insured at the end of the policy year.

Annualized Premium Outlay This is the amount of premium assumed to be paid out of pocket. It is calculated based on the mode selected and shown on an annualized basis. This amount includes any Internal Revenue Code section 1035 rollover amounts and any additional premium payments made.

The premium outlay for policy year 1 reflects either:

- a. the annualized requested premium,
- b. the minimum premium required to issue the policy, or
- c. the annualized requested premium, increased by an amount necessary to meet the minimum premium required to issue the policy after applying any first year additional premium payments and any Internal Revenue Code section 1035 rollover amounts, whichever is applicable.

The premium payments shown in this illustration are calculated on an annualized basis and assume that payment is made when due at the beginning of each modal period.

Cost of Insurance Rates This is the monthly rate for each \$1,000 of insurance. The non-guaranteed monthly cost of insurance rates are subject to change by United of Omaha Life Insurance Company but shall not exceed the guaranteed maximum monthly cost of insurance rates shown in the policy.

Death Benefit The death benefit is the benefit amount United of Omaha Life Insurance Company will pay to the beneficiary upon your death less any outstanding loans.

Death Benefit Options Indexed Universal Life ExpressSM offers a level or an increasing death benefit option.

- **Level:** The death benefit is equal to the specified face amount.
- **Increasing:** The death benefit is equal to the specified face amount plus the policy's accumulation value.

Definition of Terms

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Interest

The term "Interest", as used in this illustration means the dollar amount of interest credited to the accumulation value.

Interest Rate

The term "Interest Rate", as used in the policy, and this illustration, means an annualized rate of Interest.

The following are definitions of the illustrated interest rates.

Guaranteed Interest Rate	This is the interest rate the company guarantees to credit to the accumulation value, which is 2.00 percent for the fixed account and zero percent for the index account.
Non-Guaranteed Index Interest Crediting Strategy Illustrated Interest Rate	This interest rate is used to calculate the non-guaranteed illustrated values for the index interest crediting strategies within the index account. This interest rate is not guaranteed and the actual interest credited amounts will be determined based on the underlying participation rate, cap rate, floor rate in place at the beginning of the index segment as well as the actual performance of the index over the duration of the segment. Actual results may be more or less favorable than shown.
Non-Guaranteed Fixed Account Illustrated Interest Rate	This interest rate is the annualized rate used to calculate the non-guaranteed illustrated values in the fixed account. Interest is credited on a daily basis to the fixed account based on the accumulation value in the fixed account. This interest rate is not guaranteed and is subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable than shown.
Alternate Scale Interest Rate	<p>This interest rate is the lesser of:</p> <ul style="list-style-type: none"> a. the non-guaranteed interest rate the company is currently crediting to the fixed account; or b. the illustrated index loan interest rate <p>The alternate scale interest rate is used to calculate the non-guaranteed illustrated values presented in the alternate scale ledger. Actual results may be more or less favorable than shown.</p>

Initial Death Benefit

This is the total amount of insurance selected.

Maturity Date

This policy matures on the policy anniversary date following the date the insured attains the age of 120. Upon policy maturity, if the insured is still living, we will pay the owner the surrender value.

Definition of Terms

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



Surrender Charge

A surrender charge is deducted from the accumulation value if the policy is surrendered. A surrender charge is also deducted if you take a partial withdrawal or decrease the specified amount during the surrender charge period. You will be charged the amount shown for each \$1,000 of specified face amount. Surrender charges last for 14 policy years and are shown in the policy.

Surrender Value

The surrender value is the accumulation value less any applicable surrender charges and less any outstanding loans.

Illustration Information

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Non-Guaranteed and Guaranteed Elements, Variables and Benefits

Both non-guaranteed and guaranteed policy values and benefits are shown on the following pages. All values and benefits assume that the premium payments are received on the first day of each payment period when due, and that the assumptions on which this illustration is based do not change.

Guaranteed Values	The guaranteed values and benefits shown assume the guaranteed interest rate, which is the lowest interest rate that can be credited to the policy. They also assume the guaranteed maximum cost of insurance rates, the actions specified in this illustration, and any no-lapse protection. The guaranteed interest rate will vary depending on the interest crediting method selected. Partial withdrawals, loans, specified amount changes, death benefit options changes, and changes in rider coverages will have an impact on these guaranteed values and any no-lapse protection in effect.
Non-Guaranteed Values	The values and benefits shown in the alternate scale non-guaranteed, non-guaranteed illustrated and mid-point columns are not guaranteed. They assume the non-guaranteed annual effective interest rate shown and non-guaranteed cost of insurance rates. Cost of insurance rates and non-guaranteed elements of the index interest crediting strategies are subject to change by United of Omaha Life Insurance Company.

Important Notices

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Illustration Information

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



California
No-Lapse Protection
Notification

This policy is guaranteed to stay in force for a number of years as long as you have paid at least as much as the required premiums. This is called a No-Lapse Protection Period.

Even though it contains a No-Lapse Protection, this policy may provide nonforfeiture benefits (such as Surrender Values) which are less than those that would be provided if the No-Lapse Protection were issued as a separate policy (for example, as a term policy). However, the premiums for the term policy might be higher than those for the No-Lapse Protection Period in this policy.

When considering the purchase of this policy, you should consider the value to you of higher nonforfeiture benefits versus the level of the premiums required to keep your insurance coverage in force.

Index Disclaimers

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



S&P 500[®]
Information

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Index Disclaimers

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



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Index Disclaimers

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



BofA[®]
Information
(continued)

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Index Disclaimers

Phong Tran, Male, Age 68, Standard Non-Tobacco
Total Initial Death Benefit: \$40,000



BofA[®]
Information
(continued)

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Indexed Universal Life ExpressSM
Numeric Summary (Signatures)



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Phong Tran

Male, Age 68, Standard Non-Tobacco

Total Initial Death Benefit: \$40,000

Death Benefit Option: Level years 1 - 52

Monthly Premium: \$151.86

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Midpoint Interest Rate** 2.96% **Non-Guaranteed Illustrated Interest Rate** 5.92%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed		Midpoint		Non-Guaranteed Illustrated	
			End of the Year Surrender Value	End of the Year Death Benefit	End of the Year Surrender Value	End of the Year Death Benefit	End of the Year Surrender Value	End of the Year Death Benefit
5	73	1,822	0	40,000	0	40,000	1,075	40,000
10	78	1,822	0	40,000	0	40,000	5,902	40,000
20	88	1,822	0	0	0	0	18,372	40,000
2	70	1,822	0	40,000	0	40,000	0	40,000

The Midpoint values are calculated using the average of the non-guaranteed and guaranteed charges and the non-guaranteed illustrated and guaranteed Interest Rates.

The insurance coverage will cease at age: 80 based on Guaranteed Assumptions
 80 based on Midpoint Assumptions

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent/producer has told me they are not guaranteed.

 Applicant/Policyowner Signature

 Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

 Producer's Signature

 Date



Insured: Phong Tran

Male, Age 68, Standard Non-Tobacco

Total Initial Death Benefit: \$40,000

Death Benefit Option: Level years 1 - 52

Monthly Premium: \$151.86

S&P 500[®] One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Alternate Scale Non-Guaranteed Interest Rate 3.75% Non-Guaranteed Illustrated Interest Rate 5.92%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
1	69	1,822	0	0	40,000	452	0	40,000	452	0	40,000
2	70	1,822	0	0	40,000	938	0	40,000	941	0	40,000
3	71	1,822	0	0	40,000	1,465	0	40,000	1,481	0	40,000
4	72	1,822	0	0	40,000	2,032	232	40,000	2,072	272	40,000
5	73	1,822	0	0	40,000	2,638	998	40,000	2,715	1,075	40,000
6	74	1,822	0	0	40,000	3,278	1,798	40,000	3,408	1,928	40,000
7	75	1,822	0	0	40,000	3,951	2,671	40,000	4,153	2,873	40,000
8	76	1,822	0	0	40,000	4,656	3,536	40,000	4,949	3,829	40,000
9	77	1,822	0	0	40,000	5,392	4,432	40,000	5,798	4,838	40,000
10	78	1,822	0	0	40,000	6,156	5,356	40,000	6,702	5,902	40,000
	Subtotal	18,223									
11	79	1,822	0	0	40,000	6,946	6,306	40,000	7,659	7,019	40,000
12	80	1,822	0	0	40,000	7,757	7,277	40,000	8,669	8,189	40,000
13	81	1,822				8,581	8,261	40,000	9,729	9,409	40,000
14	82	1,822				9,412	9,252	40,000	10,838	10,678	40,000
15	83	1,822				10,242	10,242	40,000	11,993	11,993	40,000
16	84	1,822				11,062	11,062	40,000	13,193	13,193	40,000
17	85	1,822				11,856	11,856	40,000	14,432	14,432	40,000
18	86	1,822				12,612	12,612	40,000	15,710	15,710	40,000
19	87	1,822				13,309	13,309	40,000	17,023	17,023	40,000
20	88	1,822				13,930	13,930	40,000	18,372	18,372	40,000
	Subtotal	36,446									

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.



Insured: Phong Tran

Male, Age 68, Standard Non-Tobacco

Total Initial Death Benefit: \$40,000

Death Benefit Option: Level years 1 - 52

Monthly Premium: \$151.86

S&P 500[®] One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Alternate Scale Non-Guaranteed Interest Rate 3.75% Non-Guaranteed Illustrated Interest Rate 5.92%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
21	89	1,822				14,455	14,455	40,000	19,766	19,766	40,000
22	90	1,822				14,815	14,815	40,000	21,168	21,168	40,000
23	91	1,822				14,985	14,985	40,000	22,595	22,595	40,000
24	92	1,822				14,943	14,943	40,000	24,077	24,077	40,000
25	93	1,822				14,659	14,659	40,000	25,652	25,652	40,000
26	94	1,822				14,103	14,103	40,000	27,369	27,369	40,000
27	95	1,822				13,240	13,240	40,000	29,294	29,294	40,000
28	96	1,822				11,997	11,997	40,000	31,497	31,497	40,000
29	97	1,822				10,243	10,243	40,000	34,061	34,061	40,000
30	98	1,822				7,824	7,824	40,000	37,112	37,112	40,000
	Subtotal	54,670									
31	99	1,822				4,530	4,530	40,000	40,795	40,795	41,203
32	100	1,822				85	85	40,000	44,824	44,824	45,272
33	101	1,822							49,079	49,079	49,570
34	102	1,822							53,572	53,572	54,108
35	103	1,822							58,316	58,316	58,899
36	104	1,822							63,324	63,324	63,957
37	105	1,822							68,611	68,611	69,297
38	106	1,822							74,191	74,191	74,933
39	107	1,822							80,080	80,080	80,881
40	108	1,822							86,292	86,292	87,155
	Subtotal	72,893									

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.



Insured: Phong Tran Male, Age 68, Standard Non-Tobacco

Total Initial Death Benefit: \$40,000

Death Benefit Option: Level years 1 - 52

Monthly Premium: \$151.86

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.75% **Non-Guaranteed Illustrated Interest Rate** 5.92%

End of Policy Year	At Age	Annualized Premium Outlay
41	109	1,822
42	110	1,822
43	111	1,822
44	112	1,822
45	113	1,822
<hr/>		
46	114	1,822
47	115	1,822
48	116	1,822
49	117	1,822
50	118	1,822
Subtotal		91,116
<hr/>		
51	119	1,822
52	120	1,822
Total		94,761

Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
End of Year Values			End of Year Values			End of Year Values		
Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
						92,843	92,843	93,771
						99,749	99,749	100,746
						107,027	107,027	108,098
						114,696	114,696	115,843
						122,774	122,774	124,002
<hr/>						131,279	131,279	132,592
						140,231	140,231	141,633
						149,650	149,650	151,147
						159,557	159,557	161,153
						169,973	169,973	171,672
<hr/>						180,919	180,919	182,728
						192,417	192,417	194,341

The non-guaranteed values and benefits are not guaranteed and the assumptions on which these values and benefits are based are subject to change by United of Omaha Life Insurance Company . Actual results may be more or less favorable.

Policy Ledgers

Phong Tran, Male, Age 68, Standard Non-Tobacco
 Total Initial Death Benefit: \$40,000



Life Insurance Cost Comparison Indexes

Policy Year	Guaranteed Basis		Non-Guaranteed Basis	
	Surrender Cost Index	Net Payment Cost Index	Surrender Cost Index	Net Payment Cost Index
10	45.56	45.56	34.39	45.56
20	N/A	N/A	32.33	45.56

The Surrender Cost Indexes and the Net Payment Cost Indexes measure the relative cost of similar policies of life insurance. A lower index number represents a lower cost than a higher index number.

Annualized Premiums

Minimum Premium:	\$1,610.12	Guideline Maximum Level:	\$2,681.88
TAMRA 7-PAY:	\$4,520.40	Guideline Single Premium:	\$30,854.87

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Phong Tran

Male Age : 68-Standard Non-Tobacco Date: 4/13/2024

Initial Death Benefit \$40,000	Initial Payment \$1,822	Non-Guaranteed Interest Rate 5.92%	Tax Bracket 35%
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Year	Age	Annual Premium	Cumul. Net Outlay	Annual Cash Val Increase	Net Cash Value	IRR On Net Cash Value	Net Death Benefit	IRR On Net Death Benefit
1	69	1,822	1,822	0	0	-100.00	40,000	2,095.00
2	70	1,822	3,645	0	0	-100.00	40,000	321.17
3	71	1,822	5,467	0	0	-100.00	40,000	139.85
4	72	1,822	7,289	272	272	-87.01	40,000	81.53
5	73	1,822	9,112	803	1,075	-62.74	40,000	54.19
T@	73	9,112	9,112	1,075	1,075	-62.74	40,000	54.19
6	74	1,822	10,934	854	1,928	-48.09	40,000	38.73
7	75	1,822	12,756	945	2,873	-37.96	40,000	28.95
8	76	1,822	14,579	956	3,829	-31.12	40,000	22.28
9	77	1,822	16,401	1,009	4,838	-26.01	40,000	17.50
10	78	1,822	18,223	1,063	5,902	-22.07	40,000	13.93
T@	78	18,223	18,223	5,902	5,902	-22.07	40,000	13.93
11	79	1,822	20,046	1,117	7,019	-18.96	40,000	11.17
12	80	1,822	21,868	1,170	8,189	-16.44	40,000	9.00
13	81	1,822	23,690	1,220	9,409	-14.38	40,000	7.25
14	82	1,822	25,512	1,269	10,678	-12.67	40,000	5.81
15	83	1,822	27,335	1,316	11,993	-11.23	40,000	4.63
T@	83	27,335	27,335	11,993	11,993	-11.23	40,000	4.63
16	84	1,822	29,157	1,199	13,193	-10.18	40,000	3.63
17	85	1,822	30,979	1,240	14,432	-9.26	40,000	2.78
18	86	1,822	32,802	1,277	15,710	-8.45	40,000	2.05
19	87	1,822	34,624	1,313	17,023	-7.74	40,000	1.42
20	88	1,822	36,446	1,350	18,372	-7.10	40,000	.88
T@	88	36,446	36,446	18,372	18,372	-7.10	40,000	.88
21	89	1,822	38,269	1,394	19,766	-6.53	40,000	.40
22	90	1,822	40,091	1,402	21,168	-6.03	40,000	-.02
23	91	1,822	41,913	1,428	22,595	-5.58	40,000	-.39
24	92	1,822	43,736	1,482	24,077	-5.17	40,000	-.72
25	93	1,822	45,558	1,574	25,652	-4.77	40,000	-1.02
T@	93	45,558	45,558	25,652	25,652	-4.77	40,000	-1.02

V2.51.00 C2.0.0. This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from Income Advantage which contains guaranteed elements and other important information. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by Income Advantage. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Phong Tran

Male Age : 68-Standard Non-Tobacco Date: 4/13/2024

Initial Death Benefit \$40,000	Initial Payment \$1,822	Non-Guaranteed Interest Rate 5.92%	Tax Bracket 35%
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Year	Age	Annual Premium	Cumul. Net Outlay	Annual Cash Val Increase	Net Cash Value	IRR On Net Cash Value	Net Death Benefit	IRR On Net Death Benefit
26	94	1,822	47,380	1,717	27,369	-4.38	40,000	-1.28
27	95	1,822	49,203	1,926	29,294	-3.98	40,000	-1.52
28	96	1,822	51,025	2,203	31,497	-3.55	40,000	-1.73
29	97	1,822	52,847	2,564	34,061	-3.11	40,000	-1.93
30	98	1,822	54,670	3,051	37,112	-2.64	40,000	-2.10
T@	98	54,670	54,670	37,112	37,112	-2.64	40,000	-2.10
31	99	1,822	56,492	3,683	40,795	-2.13	41,203	-2.06
32	100	1,822	58,314	4,029	44,824	-1.65	45,272	-1.59
33	101	1,822	60,137	4,255	49,079	-1.23	49,570	-1.17
34	102	1,822	61,959	4,493	53,572	-.85	54,108	-.79
35	103	1,822	63,781	4,744	58,316	-.50	58,899	-.45
T@	103	63,781	63,781	58,316	58,316	-.50	58,899	-.45
36	104	1,822	65,604	5,008	63,324	-.19	63,957	-.14
37	105	1,822	67,426	5,287	68,611	.09	69,297	.14
38	106	1,822	69,248	5,580	74,191	.35	74,933	.40
39	107	1,822	71,070	5,889	80,080	.59	80,881	.64
40	108	1,822	72,893	6,212	86,292	.81	87,155	.85
T@	108	72,893	72,893	86,292	86,292	.81	87,155	.85
41	109	1,822	74,715	6,551	92,843	1.01	93,771	1.05
42	110	1,822	76,537	6,906	99,749	1.19	100,746	1.23
43	111	1,822	78,360	7,279	107,027	1.36	108,098	1.40
44	112	1,822	80,182	7,669	114,696	1.52	115,843	1.56
45	113	1,822	82,004	8,077	122,774	1.67	124,002	1.71
T@	113	82,004	82,004	122,774	122,774	1.67	124,002	1.71
46	114	1,822	83,827	8,505	131,279	1.81	132,592	1.84
47	115	1,822	85,649	8,952	140,231	1.93	141,633	1.97
48	116	1,822	87,471	9,419	149,650	2.05	151,147	2.09
49	117	1,822	89,294	9,907	159,557	2.16	161,153	2.20
50	118	1,822	91,116	10,416	169,973	2.27	171,672	2.30
T@	118	91,116	91,116	169,973	169,973	2.27	171,672	2.30
51	119	1,822	92,938	10,946	180,919	2.36	182,728	2.40
52	120	1,822	94,761	11,498	192,417	2.46	194,341	2.49
T@	120	94,761	94,761	192,417	192,417	2.46	194,341	2.49

V2.51.00 C2.0.0. This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from Income Advantage which contains guaranteed elements and other important information. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by Income Advantage. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Annual Premium

Total annual premium including riders. Year 1 premium includes any transferred cash value or other excess premium.

Cumul. Net Outlay

Sum of net annual outlay.

Annual Cash Val Increase

Annual increase in cash value.

Net Cash Value

Gross Cash Value net of Loans and Withdrawals.

IRR On Net Cash Value

Internal rate of return on the cash value; uses Net Annual Outlay as the stream of cash flows, and Net Cash Value as the future value.

Net Death Benefit

Gross Death Benefit net of Loans and Withdrawals.

IRR On Net Death Benefit

Internal rate of return on the death benefit; uses Net Annual Outlay as the stream of cash flows, and Net Death Benefit as the future value.

Client Input Summary

Company: Mutual of Omaha - United of Omaha

April 13, 2024

Product: Indexed Universal Life Express

Insured

Client Name	Phong Tran
Age Last Birthday	68
Sex	Male
Date of Birth	07/14/1955
Risk Class	Standard Non-Tobacco
State Code	California

Solve For

Solve For	Easy Solve
Easy Solve Option	1 to 99 - Premium
Face Amount	1 to 52 - 40,000

Index Strategy

Allocation	Allocation
Fixed Account	0
BofA® U.S. Agility Index: One Year Uncapped Account	0
S&P 500® One-Year 100% Participation Account	100
S&P 500® One-Year High Participation Account	0
S&P 500® One-Year Uncapped Account	0
Total Allocation Percentage	100%
Illustrative Rate	IllustrativeRate
Fixed Account (Rate)	1 to 121 - Current
BofA® U.S. Agility Index: One Year Uncapped Account	1 to 121 - Current
(Rate) One-Year 100% Participation Account (Rate)	1 to 121 - Current
S&P 500® One-Year High Participation Account (Rate)	1 to 121 - Current
S&P 500® One-Year Uncapped Account (Rate)	1 to 121 - Current
Max Illustrative Rate	MaximumIllus. Rate
Fixed Account (Max)	3.75
BofA® U.S. Agility Index: One Year Uncapped Account (Max)	5.16
S&P 500® One-Year 100% Participation Account (Max)	5.92
S&P 500® One-Year High Participation Account (Max)	4.52
S&P 500® One-Year Uncapped Account (Max)	4.95
Current Cap	CurrentCap
Fixed Account (Cap)	N/A
BofA® U.S. Agility Index: One Year Uncapped Account (Cap)	N/A
S&P 500® One-Year 100% Participation Account (Cap)	9.25
S&P 500® One-Year High Participation Account (Cap)	6.50
S&P 500® One-Year Uncapped Account (Cap)	N/A
Participation Rate	ParticipationRate
Fixed Account (Par)	N/A
BofA® U.S. Agility Index: One Year Uncapped Account (Par)	175%

Client Input Summary

Company: Mutual of Omaha - United of Omaha

April 13, 2024

Product: Indexed Universal Life Express

Index Strategy

S&P 500® One-Year 100% Participation Account (Par)	100%
S&P 500® One-Year High Participation Account (Par)	140%
S&P 500® One-Year Uncapped Account (Par)	55%

Policy Options

Premium Mode	BSP
Revised Illustration	N
Years to Print	Max
Print Cost and Expense Summary	N

Reports

Report Options	Your Policy Highlights
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Agent Info

Producer Name	James Carvin
Producer Office	James Carvin Insurance
Producer Address	1900 Centre Pointe Blvd #234
Producer City	Tallahassee
Producer State	Florida
Producer Zip Code	32308
Producer Phone	561-906-2888
Producer License Number	4328990

Concept

Concept	IRR-Life Insurance Illustration
Tax Bracket	1 to 52 - 35