

Fixed Annuity Interest Rates

Effective November 1, 2020

Ultra-Income[®] SPIA, Income AccessSM SPIA, Income Annuity with Premium Return, and Deferred Income ProtectorSM

Income Annuity with Premium Return payouts are based on a 2.00% rate (*decrease from previous rate*)

To obtain the most current payouts for our income annuities, please update your WinFlex software via Internet Updating or through Sales Professional Access.

Ultra-Income SPIA, Income Annuity with Premium Return, and Deferred Income Protector are available in all states. Income Access SPIA is available in all states except Washington.*

Ultra-PremierSM SPDA

Minimum Guarantee 0.05%

No change from previous rates; Available in all states except California and Montana*

| | |
|-------------|-------|
| 5-Year Rate | 1.85% |
| 7-Year Rate | 2.00% |

Ultra-Secure[®] Plus SPDA

Minimum Guarantee 0.25%

Decrease from previous rates; Available in all states except Montana*

| | |
|------------------|-------|
| 5-Year Base Rate | 1.00% |
| 7-Year Base Rate | 1.35% |

Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

Bonus Flexible Annuity

Minimum Guarantee 0.05%

No change from previous rates; Available in all states*

| | |
|--------------------------|-------|
| 1st Year Base Rate | 1.00% |
| 1st Year Bonus | 1.00% |
| 1st Year Guaranteed Rate | 2.00% |

Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

For more information on our annuity products, visit the Sales Professional Access website.

*Annuities are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha is not licensed and does not solicit business in New York.

The above rates will be applied to any purchase payments received on or after the listed effective date.

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