

Funding Retirement Using Life Insurance

Business Owner, Male, Age 55, Preferred Non-Tobacco



Retire with Confidence

Retirement means something completely different than it used to. Gone are the days when a company pension and Social Security would provide you with the bulk of the income you need. It's now up to you to decide when you will retire, what you're going to do during your retirement years and, most important, how you are going to pay for it.

Protecting The Lifestyle You've Worked So Hard to Build

If you're like most people, you may have wondered whether you will have enough money to maintain your current standard of living during retirement, especially when you take into account increasing life expectancies. Limits on qualified plan contributions and caps on Social Security benefits may make it difficult to achieve the retirement income you will want and need.

A properly funded Income AdvantageSM IUL life insurance policy can help you supplement your current retirement savings. In the event of your death, it can also be a self-completing accumulation tool for your beneficiary.

Here's how it works

- Fund your policy as illustrated under the Premium Outlay section of this illustration.
- Accumulation values accumulate interest on a tax-deferred basis. You have access to the surrender value for any purpose if the need should arise prior to retirement.
- At retirement, you can begin taking disbursements from your policy, resulting in a tax-advantaged income stream.
- If the unexpected should occur, your beneficiary receives the death benefit proceeds income-tax free*

*Death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary. There are certain exceptions to this general rule including policies that were transferred for valuable consideration.

The information contained in this supplemental illustration should not be construed as tax or legal advice. Funding your policy in excess of what is illustrated could result in negative tax consequences. Consult with your tax or legal professional for details and guidelines specific to your situation.

This is a supplemental illustration and is not valid unless accompanied by a complete Income AdvantageSM IUL Life Insurance Illustration. The benefits and values shown are not guaranteed and the assumptions on which they are based are subject to change by United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Presented by: United of Omaha Life Insurance Company - Marty Higgins

Funding Retirement Using Life Insurance

Business Owner, Male, Age 55, Preferred Non-Tobacco



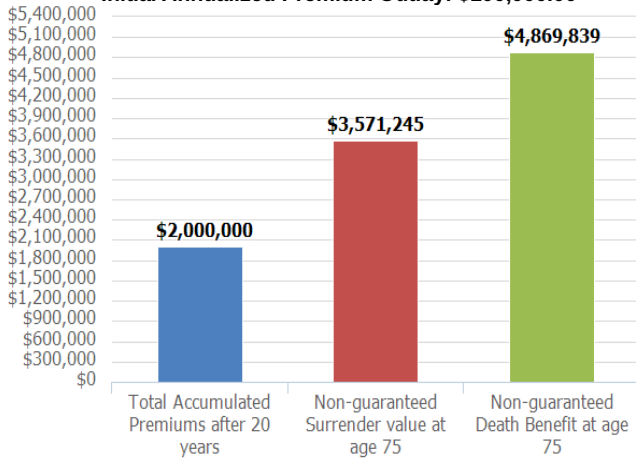
Supplementing Your Retirement Using a 1,298,594 Income AdvantageSM IUL Policy

Your policy will consist of two phases:

- **Accumulation Phase** - Premiums are paid as illustrated under the Premium Outlay section of this illustration. Accumulation values accumulate interest on a tax-deferred basis.
- **Disbursement Phase** – Disbursements are taken from the policy to supplement your retirement income resulting in a tax-advantaged income stream.

Accumulation Phase (ages 55 through 75)

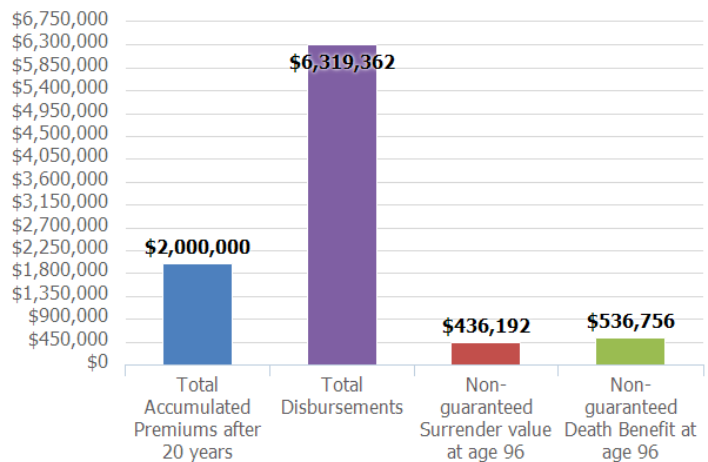
Initial Annualized Premium Outlay: \$100,000.00



- **At Age 61 - Non-Guaranteed Surrender Value exceeds total premiums paid.**

Disbursement Phase (ages 76 through 96)

Annualized Disbursement Amount: \$300,922.00** for 21 Years



- **At Age 96 - You will have received a total disbursement amount of \$6,319,362.00 (\$4,319,362.00 more than your total premium paid).**

The credited interest rates assumed in the calculation of the non-guaranteed values above are shown in the attached illustration.

**Annual Disbursement Amounts are based on non-guaranteed elements and is not guaranteed. Actual available disbursement amounts may be more or less favorable and are based on the timing of premium payments, interest crediting, the amount of distributions you take, policy charges and other non-guaranteed factors.

If you do not pay premiums as planned, this policy may lapse and no longer be in effect. Under current tax laws, when a life insurance policy lapses, all loans and withdrawals that exceed the total premiums paid into the policy become taxable.

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Funding Retirement Using Life Insurance

Business Owner, Male, Age 55, Preferred Non-Tobacco



A Comparison of Retirement Funding Options

When it comes to planning for your retirement, there are a number of funding options to consider.

It's important to know how each type of asset works in order to develop a well-diversified portfolio.

Examples of Retirement Funding Options



Your Retirement as You Deserve It

A Way to Provide for Your Family

If you should die unexpectedly while your policy is in the Accumulation Phase, your loved ones will receive an income-tax free death benefit that can be used to replace your income. Your beneficiary can also use the death benefit as a way to supplement their retirement income.

Supplement to Current Savings Plans

At retirement, you can access the surrender value in your policy to supplement the income you are receiving from other retirement savings plans. There are no limits on contributions outside of those within the specific policy you select.

Flexibility

You don't have to wait until retirement. If the need should arise, you can access your surrender value at any time and for any reason.

Favorable Tax Treatment

The accumulation value growth within the policy is tax-deferred. And, when designed properly, the disbursements may be tax-advantaged as well. Consult with your tax or legal professional for details and guidelines specific to your situation.

With proper planning, you help protect your family today and can also help prepare for the retirement you deserve.

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Presented by: United of Omaha Life Insurance Company - Marty Higgins

Income AdvantageSM IUL

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.



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

Client Information	Business Owner Male, Age 55, Preferred Non-Tobacco		
Modified Endowment Contract	No		
Total Initial Death Benefit	\$1,298,594		
Death Benefit Option	Increasing years 1 - 20 Level years 21 - 65		
Initial Premium Outlay	\$100,000.00		
Premium Mode	Annual		
Index Strategy	S&P 500 [®] One-Year 100% Participation Account		100%
Disbursements	Withdrawals Loan	No Yes	Loan Type Indexed
Riders	Accelerated Death Benefit for Chronic Illness Accelerated Death Benefit for Terminal Illness Guaranteed Refund Option Optional Paid-Up Life Insurance Rider (Lapse Guard)		

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.

Narrative Summary

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



Income AdvantageSM IUL Income AdvantageSM IUL 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 Income AdvantageSM IUL 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>Income AdvantageSM IUL 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.



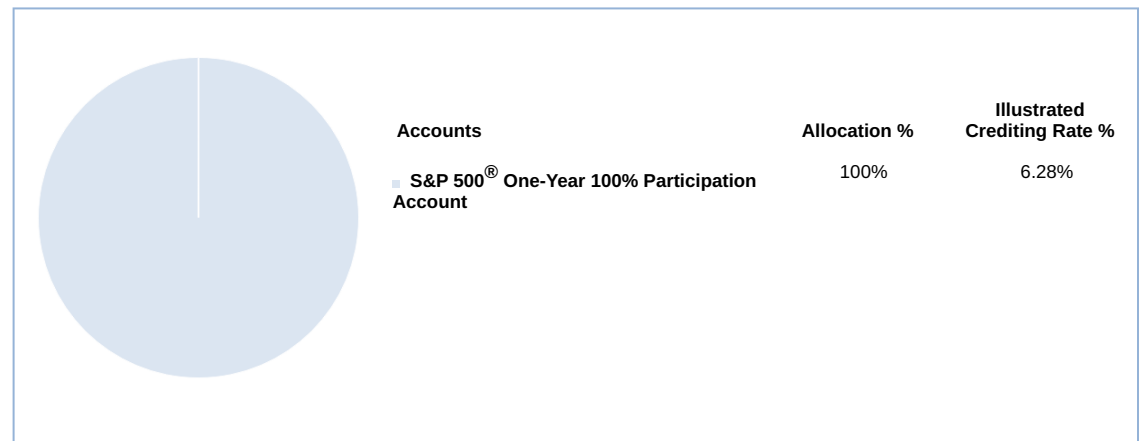
Index Interest Crediting Strategy

This table below shows the current and guaranteed participation rate, cap, and floor for each index interest crediting account as of 12/18/2023.

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 Guaranteed	100.0% 100%	10.0% 3%	0.0% 0%	12 Months	Point-to-Point
S&P 500 [®] One-Year High Participation	Current Guaranteed	140.0% 110%	7.0% 2.5%	0.0% 0%	12 Months	Point-to-Point
S&P 500 [®] One-Year Uncapped	Current Guaranteed	50.0% 20%	No Cap	0.0% 0%	12 Months	Point-to-Point
BofA [®] U.S. Agility Index: One-Year Uncapped	Current Guaranteed	185.0% 50%	No Cap	0.0% 0%	12 Months	Point-to-Point

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: 10.00%	22.01%	10.00%
	6.75%	6.75%
	-4.07%	0%
S&P 500 [®] One-Year High Participation Participation Rate: 140.00% Cap Rate: 7.00%	22.01%	7.00%
	6.75%	7.00%
	-4.07%	0%
S&P 500 [®] One-Year Uncapped Participation Rate: 50.00%	22.01%	11.00%
	6.75%	3.38%
	-4.07%	0%
BofA [®] U.S. Agility Index: One-Year Uncapped Participation Rate: 185.00%	6.21%	11.49%
	2.01%	3.72%
	-1.50%	0%

**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:	3.93%
Average:	6.28%
Maximum:	7.71%

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 2003 through 2022. 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
2003	26.38%	10.00%	7.00%	13.19%	NA	NA
2004	8.99%	8.99%	7.00%	4.50%	NA	NA
2005	3.00%	3.00%	4.20%	1.50%	NA	NA
2006	13.62%	10.00%	7.00%	6.81%	3.16%	5.85%
2007	3.53%	3.53%	4.94%	1.76%	1.04%	1.93%
2008	-38.49%	0.00%	0.00%	0.00%	-4.80%	0.00%
2009	23.45%	10.00%	7.00%	11.73%	11.74%	21.71%
2010	12.78%	10.00%	7.00%	6.39%	10.02%	18.53%
2011	-0.00%	0.00%	0.00%	0.00%	4.93%	9.13%
2012	13.41%	10.00%	7.00%	6.70%	10.26%	18.99%
2013	29.60%	10.00%	7.00%	14.80%	7.00%	12.94%
2014	11.39%	10.00%	7.00%	5.70%	7.01%	12.97%
2015	-0.73%	0.00%	0.00%	0.00%	-3.23%	0.00%
2016	9.54%	9.54%	7.00%	4.77%	5.37%	9.93%
2017	19.42%	10.00%	7.00%	9.71%	13.80%	25.53%
2018	-6.24%	0.00%	0.00%	0.00%	0.98%	1.82%
2019	28.88%	10.00%	7.00%	14.44%	16.01%	29.63%
2020	16.26%	10.00%	7.00%	8.13%	5.20%	9.63%
2021	26.89%	10.00%	7.00%	13.44%	3.30%	6.11%
2022	-19.44%	0.00%	0.00%	0.00%	-5.50%	0.00%



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 \$1,298,594 death benefit to policy year 10 is \$24,660.30 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 24. This assumes your premiums are paid when due.
- The yearly premium required to guarantee a \$1,298,594 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.



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 4.00 percent. This illustration assumes an index loan interest rate charge of 4.0 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 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.

Income AdvantageSM IUL offers two 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 or chronic illness.

In addition, should you decide that you no longer need your policy, Income AdvantageSM IUL offers a return of premium option.

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

- Accelerated Death Benefit for Chronic Illness
- Accelerated Death Benefit for Terminal Illness
- Guaranteed Refund Option
- Optional Paid-Up Life Insurance Rider (Lapse Guard)

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

Narrative Summary | No-Cost Riders

Business Owner, Male, Age 55, Preferred Non-Tobacco
 Total Initial Death Benefit: \$1,298,594



Accelerated Death 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), or \$1,000,000.
- 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.
- The maximum amount that can be accelerated during a given policy year is capped at the IRS per diem multiplied by the number of days you are chronically ill during a calendar year.

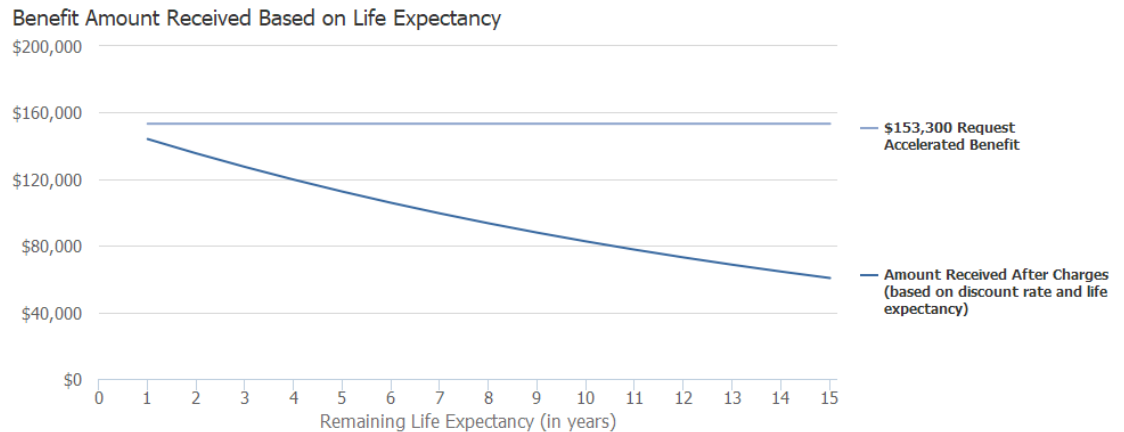
Chronic Illness Rider Benefits	
Death Benefit Only	\$1,298,594
Initial Maximum Chronic Illness Acceleration	\$1,000,000
Initial Annual Chronic Illness Acceleration	\$153,300*

*(Initial Annual Chronic Illness Acceleration amount is the lesser of the maximum cumulative chronic illness benefit or the IRS per diem for an acceleration request in 2023.)

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 \$153,300.



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

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594

**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), is the lesser of:
 - a. 80 percent of the specified amount, or
 - b. \$1,000,000
- 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.

Narrative Summary | No-Cost RidersBusiness Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594**Guaranteed Refund
Option**

This rider gives you the flexibility to get all or some of your premiums back during a 60-day window following the 15th, 20th, 21st, 22nd, 23rd, 24th & 25th policy anniversary.

- 50 percent in year 15
- 100 percent in years 20, 21, 22, 23, 24 and 25.

Guaranteed Refund Option Benefits* (available upon surrender)	
15th Year	\$750,000
20th Year	\$1,038,875
21st Year	\$737,953
22nd Year	\$424,994
23rd Year	\$99,517
24th Year	N/A
25th Year	N/A

N/A -- policy has failed to meet minimum funding requirements prior to this year.

The Guaranteed Refund Option is only available during the policy years mentioned above and only for 60 days following those years.

Guaranteed Refund Option Benefits are:

- Based on the premiums shown in the premium outlay column of this illustration;
- Only available upon a full surrender of the policy;
- Partial withdrawals and loans will be deducted from premiums paid when calculating the benefit; and
- Capped at no more than 80 percent of the policy's lowest specified amount.

Guaranteed Refund Option Minimum Funding Option Requirements

In order to meet the minimum funding requirements to maintain this rider, premiums paid must meet or exceed the equivalent of \$2,051.78 per month. This equates to a premium of \$24,184.33 when paid Annually.

What if the surrender value is greater than your Guaranteed Refund Option benefit?
If the policy is surrendered during one of the periods above, you will receive the greater of the amount displayed under the Guaranteed Refund Option Benefits table or the policy's surrender value.

This rider will terminate on the earliest of the following:

- The end of the 60 day period following the 25th policy anniversary, or
- If you fail to meet minimum funding requirements on each policy anniversary.

See the policy for additional rider terms and details.

*Guaranteed Refund Option Benefits are based on premiums paid as illustrated in the Premium Outlay column of this illustration.



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.
- No Additional Insured Term Rider is attached to the base policy at the time you exercise this rider (all additional insured riders must be terminated before you can exercise this rider).

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

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



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.

Annualized Total Disbursement

The annualized total disbursement is the annualized policy loan plus partial withdrawal amount taken from the non-guaranteed values during a policy year. For details regarding disbursements, see the "Disbursements" page. Values and benefits shown in this illustration will reflect any partial withdrawal and/or outstanding loan balance.

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

Income AdvantageSM IUL 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.

Guaranteed Refund Option Benefit

The Guaranteed Refund Option benefit is the amount available upon policy surrender during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th or 25th policy anniversary. Guaranteed Refund Option Benefits are: (a) based on the premiums shown in the premium outlay column of this illustration; (b) only available upon a full surrender of the policy; (c) Partial withdrawals and loans will be deducted from premiums paid when calculating the benefit; and (d) capped at no more than 80 percent of the policy's lowest specified amount.

Definition of Terms

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



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. This also includes any optional Additional Insured Rider coverage purchased on the primary insured.

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

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



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

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



**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

THIS PRODUCT IS NOT INSURED BY THE FDIC OR ANY OTHER GOVERNMENT AGENCY, IS NOT A DEPOSIT OR OTHER OBLIGATION OF ANY BANK, AND IS NOT GUARANTEED BY ANY BANK, AND MAY GO DOWN IN VALUE.

Illustration Information

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



**New Jersey
No-Lapse Protection
Notification**

Assuming illustrated interest, mortality, and expense factors continue indefinitely, and a planned premium of \$100,000 is paid Annually , and including any additional payment at issue, this policy will provide coverage for 65 years. Based on guaranteed interest, mortality and expense factors, this policy will provide coverage for 25 years.

Other policy forms designed specifically to provide term insurance may offer similar benefits for such periods at a lower cost or with higher Surrender Values. You should consider whether this policy or such alternative policy is right for you.

Index Disclaimers

Business Owner, Male, Age 55, Preferred Non-Tobacco
 Total Initial Death Benefit: \$1,298,594



**S&P 500[®]
 Information**

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Index Disclaimers

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594



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BofA[®]
Information
(continued)

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BofA[®]
Information
(continued)

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Numeric Summary (Signatures)



Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
Level years 21 - 65

Annual Premium: \$100,000.00

S&P 500[®] One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Midpoint Interest Rate** 3.14% **Non-Guaranteed Illustrated Interest Rate** 6.28%

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	60	100,000	352,732	1,687,687	418,900	1,753,855	493,734	1,828,689
10	65	100,000	747,198	2,062,674	970,682	2,286,158	1,250,967	2,566,443
20	75	100,000	1,409,984	2,708,578	2,251,056	3,549,650	3,571,245	4,869,839
15	70	100,000	1,112,190	2,410,784	1,589,733	2,888,327	2,258,574	3,557,168

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: 79 based on Guaranteed Assumptions
82 based on Midpoint Assumptions

I have received a copy of this illustration. The agent/producer has told me that the 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: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
 Level years 21 - 65

Annual Premium: \$100,000.00

S&P 500[®] One-Year 100% Participation Account

Allocations %	Guaranteed Interest Rate	Alternate Scale Non-Guaranteed Interest Rate	Non-Guaranteed Illustrated Interest Rate
100%	0.0%	3.5%	6.28%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Total Disbursement	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	56	100,000	0	0	78,462	27,817	1,377,056	91,388	40,743	1,389,982	93,843	43,198	1,392,437
2	57	100,000	0	0	156,625	109,876	1,455,219	185,816	139,067	1,484,410	193,416	146,667	1,492,010
3	58	100,000	0	0	234,477	191,624	1,533,071	283,383	240,529	1,581,977	299,072	256,218	1,597,666
4	59	100,000	0	0	311,992	273,034	1,610,586	384,184	345,226	1,682,778	411,177	372,220	1,709,771
5	60	100,000	0	0	389,093	352,732	1,687,687	488,291	451,931	1,786,885	530,095	493,734	1,828,689
6	61	100,000	0	0	465,674	433,209	1,764,268	600,496	568,031	1,899,090	661,054	628,589	1,959,648
7	62	100,000	0	0	541,569	513,000	1,840,163	716,260	687,691	2,014,854	799,860	771,291	2,098,454
8	63	100,000	0	0	616,672	591,999	1,915,266	835,653	810,979	2,134,247	946,948	922,275	2,245,542
9	64	100,000	0	0	690,868	670,091	1,989,462	958,739	937,962	2,257,333	1,102,776	1,081,998	2,401,370
10	65	100,000	0	0	764,080	747,198	2,062,674	1,085,608	1,068,726	2,384,202	1,267,849	1,250,967	2,566,443
		Subtotal 1,000,000											
11	66	100,000	0	0	836,227	823,241	2,134,821	1,217,528	1,204,542	2,516,122	1,443,917	1,430,931	2,742,511
12	67	100,000	0	0	907,246	896,858	2,205,840	1,353,464	1,343,075	2,652,058	1,630,424	1,620,035	2,929,018
13	68	100,000	0	0	977,021	970,528	2,275,615	1,493,493	1,487,000	2,792,087	1,827,961	1,821,468	3,126,555
14	69	100,000	0	0	1,045,410	1,042,812	2,344,004	1,637,680	1,635,083	2,936,274	2,037,141	2,034,544	3,335,735
15	70	100,000	750,000**	0	1,112,190	1,112,190	2,410,784	1,786,054	1,786,054	3,084,648	2,258,574	2,258,574	3,557,168
16	71	100,000	0	0	1,177,064	1,177,064	2,475,658	1,938,602	1,938,602	3,237,196	2,492,867	2,492,867	3,791,461
17	72	100,000	0	0	1,239,682	1,239,682	2,538,276	2,095,283	2,095,283	3,393,877	2,740,635	2,740,635	4,039,229
18	73	100,000	0	0	1,299,643	1,299,643	2,598,237	2,256,027	2,256,027	3,554,621	3,002,504	3,002,504	4,301,098
19	74	100,000	0	0	1,356,544	1,356,544	2,655,138	2,420,762	2,420,762	3,719,356	3,279,139	3,279,139	4,577,733
20	75	100,000	1,038,875**	0	1,409,984	1,409,984	2,708,578	2,589,411	2,589,411	3,888,005	3,571,245	3,571,245	4,869,839
		Subtotal 2,000,000											

** Guaranteed Refund Option benefit available upon a full surrender during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th and 25th policy anniversary.
 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: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
 Level years 21 - 65

Annual Premium: \$100,000.00

S&P 500[®] One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Alternate Scale Non-Guaranteed Interest Rate 3.5% Non-Guaranteed Illustrated Interest Rate 6.28%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Total Disbursement	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	76	0#	737,953**	300,922	1,385,014	1,084,092	1,799,078	2,678,360	2,377,438	2,511,356	3,788,063	3,487,141	3,676,544
22	77	0#	424,994**	300,922	1,357,026	743,145	1,486,119	2,770,300	2,156,419	2,294,934	4,012,945	3,399,064	3,599,711
23	78	0#	99,517**	300,922	1,325,486	386,128	1,160,642	2,865,298	1,925,940	2,069,205	4,246,110	3,306,752	3,519,058
24	79	0#	0	300,922	1,289,696	11,842	822,146	2,963,414	1,685,559	1,833,730	4,487,764	3,209,909	3,434,297
25	80	0#	0	300,922				3,064,692	1,434,801	1,588,036	4,738,084	3,108,193	3,345,098
26	81	0#	0	300,922				3,169,159	1,173,151	1,331,609	4,997,217	3,001,209	3,251,070
27	82	0#	0	300,922				3,276,836	900,065	1,063,907	5,265,286	2,888,515	3,151,779
28	83	0#	0	300,922				3,387,723	614,960	784,346	5,542,373	2,769,610	3,046,729
29	84	0#	0	300,922				3,501,792	317,196	492,286	5,828,498	2,643,902	2,935,327
30	85	0#	0	300,922							6,123,602	2,510,701	2,816,881
		Subtotal 2,000,000											
31	86	0#	0	300,922							6,427,548	2,369,209	2,690,586
32	87	0#	0	300,922							6,740,101	2,218,505	2,555,510
33	88	0#	0	300,922							7,060,931	2,057,550	2,410,597
34	89	0#	0	300,922							7,389,666	1,885,228	2,254,711
35	90	0#	0	300,922							7,725,915	1,700,377	2,086,673
36	91	0#	0	300,922							8,069,293	1,501,811	1,905,276
37	92	0#	0	300,922							8,427,706	1,296,603	1,633,711
38	93	0#	0	300,922							8,803,751	1,086,482	1,350,594
39	94	0#	0	300,922							9,200,463	873,581	1,057,590
40	95	0#	0	300,922							9,621,287	660,409	756,621
		Subtotal 2,000,000											

** Guaranteed Refund Option benefit available upon a full surrender during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th and 25th policy anniversary.
 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: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
 Level years 21 - 65

Annual Premium: \$100,000.00

S&P 500[®] One-Year 100% Participation Account

Allocations %
 100%

Guaranteed Interest Rate
 0.0%

Alternate Scale Non-Guaranteed Interest Rate
 3.5%

Non-Guaranteed Illustrated Interest Rate
 6.28%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Total Disbursement	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		
41	96	0#	0	300,922											
42	97	0#	0	0											
43	98	0#	0	0											
44	99	0#	0	0											
45	100	0#	0	0											
46	101	0#	0	0											
47	102	0#	0	0											
48	103	0#	0	0											
49	104	0#	0	0											
50	105	0#	0	0											
		Subtotal	2,000,000												
51	106	0#	0	0											
52	107	0#	0	0											
53	108	0#	0	0											
54	109	0#	0	0											
55	110	0#	0	0											
56	111	0#	0	0											
57	112	0#	0	0											
58	113	0#	0	0											
59	114	0#	0	0											
60	115	0#	0	0											
		Subtotal	2,000,000												

** Guaranteed Refund Option benefit available upon a full surrender during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th and 25th policy anniversary.
 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.

71332

This illustration is not valid unless all pages are included.

tp 37945

Presented by: United of Omaha Life Insurance Company - Marty Higgins

Policy Form: ICC15L123P

State: NJ

Date: 12/18/2023

Version: 7.6.1

Page 28 of 37



Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
 Level years 21 - 65

Annual Premium: \$100,000.00

S&P 500[®] One-Year 100% Participation Account	Allocations % 100%	Guaranteed Interest Rate 0.0%	Alternate Scale Non-Guaranteed Interest Rate 3.5%	Non-Guaranteed Illustrated Interest Rate 6.28%
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End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Total Disbursement	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
61	116	0#	0	0							13,886,889	0	145,755
62	117	0#	0	0							14,122,621	0	148,670
63	118	0#	0	0							14,360,111	0	151,643
64	119	0#	0	0							14,599,217	0	154,676
65	120	0#	0	0							14,839,785	0	157,769
Total					2,000,000								

Policy LedgersBusiness Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594**Premium Outlay
Payments**

0# – Assumes no out-of-pocket premium outlay payment will be made. Applicable expense charges, cost of insurance charges for the base policy and any riders plus policy charges will continue to be deducted from the accumulation value. If interest rates, cost of insurance charges, or other non-guaranteed charges change, and the policy's no-lapse protection is not in effect, out-of-pocket premium outlay payments may need to be continued or resumed to keep this policy from lapsing. Based on premiums illustrated in the premium outlay column of this illustration, the policy's death benefit is guaranteed through policy year 24.

**Lapse Guard
(Optional Paid-Up
Life Insurance Rider)**

LG – Non-Guaranteed Death Benefit reflects Optional Paid-Up Life Insurance Rider - Lapse Guard conditions met beginning in policy year 42 .

**Annualized
Premiums**Minimum Premium: \$24,660.30
TAMRA 7-PAY: \$114,899.60Guideline Maximum Level: \$100,000.04
Guideline Single Premium: \$501,322.48

Income AdvantageSM IUL
Disbursements | Withdrawals/Indexed Loans



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
 Level years 21 - 65

Annual Premium: \$100,000.00

End of Policy Year	At Age	Guaranteed				Alternate Scale Non-Guaranteed				Non-Guaranteed			
		Annualized Withdrawal	Annualized Loan	Annualized Total Disbursement	Loan Balance	Annualized Withdrawal	Annualized Loan	Annualized Total Disbursement	Loan Balance	Annualized Withdrawal	Annualized Loan	Annualized Total Disbursement	Loan Balance
21	76	0	300,922	300,922	300,922	0	300,922	300,922	300,922	0	300,922	300,922	300,922
22	77	0	300,922	300,922	613,881	0	300,922	300,922	613,881	0	300,922	300,922	613,881
23	78	0	300,922	300,922	939,358	0	300,922	300,922	939,358	0	300,922	300,922	939,358
24	79	0	300,922	300,922	1,277,854	0	300,922	300,922	1,277,854	0	300,922	300,922	1,277,854
25	80	0	0	0	0	0	300,922	300,922	1,629,891	0	300,922	300,922	1,629,891
26	81	0	0	0	0	0	300,922	300,922	1,996,008	0	300,922	300,922	1,996,008
27	82	0	0	0	0	0	300,922	300,922	2,376,771	0	300,922	300,922	2,376,771
28	83	0	0	0	0	0	300,922	300,922	2,772,763	0	300,922	300,922	2,772,763
29	84	0	0	0	0	0	300,922	300,922	3,184,596	0	300,922	300,922	3,184,596
30	85	0	0	0	0	0	0	0	0	0	300,922	300,922	3,612,902
31	86	0	0	0	0	0	0	0	0	0	300,922	300,922	4,058,340
32	87	0	0	0	0	0	0	0	0	0	300,922	300,922	4,521,595
33	88	0	0	0	0	0	0	0	0	0	300,922	300,922	5,003,381
34	89	0	0	0	0	0	0	0	0	0	300,922	300,922	5,504,438
35	90	0	0	0	0	0	0	0	0	0	300,922	300,922	6,025,538
36	91	0	0	0	0	0	0	0	0	0	300,922	300,922	6,567,482
37	92	0	0	0	0	0	0	0	0	0	300,922	300,922	7,131,103
38	93	0	0	0	0	0	0	0	0	0	300,922	300,922	7,717,269
39	94	0	0	0	0	0	0	0	0	0	300,922	300,922	8,326,882
40	95	0	0	0	0	0	0	0	0	0	300,922	300,922	8,960,879
41	96	0	0	0	0	0	0	0	0	0	300,922	300,922	9,620,236
42	97	0	0	0	0	0	0	0	0	0	0	0	10,005,046
43	98	0	0	0	0	0	0	0	0	0	0	0	10,205,146
44	99	0	0	0	0	0	0	0	0	0	0	0	10,409,249
45	100	0	0	0	0	0	0	0	0	0	0	0	10,617,434

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.

Income AdvantageSM IUL
Disbursements | Withdrawals/Indexed Loans



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
 Level years 21 - 65

Annual Premium: \$100,000.00

End of Policy Year	At Age	Guaranteed				Alternate Scale Non-Guaranteed				Non-Guaranteed			
		Annualized Withdrawal	Annualized Loan	Annualized Total Disbursement	Loan Balance	Annualized Withdrawal	Annualized Loan	Annualized Total Disbursement	Loan Balance	Annualized Withdrawal	Annualized Loan	Annualized Total Disbursement	Loan Balance
46	101	0	0	0	0	0	0	0	0	0	0	0	10,829,783
47	102	0	0	0	0	0	0	0	0	0	0	0	11,046,379
48	103	0	0	0	0	0	0	0	0	0	0	0	11,267,306
49	104	0	0	0	0	0	0	0	0	0	0	0	11,492,652
50	105	0	0	0	0	0	0	0	0	0	0	0	11,722,505
51	106	0	0	0	0	0	0	0	0	0	0	0	11,956,956
52	107	0	0	0	0	0	0	0	0	0	0	0	12,196,095
53	108	0	0	0	0	0	0	0	0	0	0	0	12,440,017
54	109	0	0	0	0	0	0	0	0	0	0	0	12,688,817
55	110	0	0	0	0	0	0	0	0	0	0	0	12,942,593
56	111	0	0	0	0	0	0	0	0	0	0	0	13,201,445
57	112	0	0	0	0	0	0	0	0	0	0	0	13,465,474
58	113	0	0	0	0	0	0	0	0	0	0	0	13,734,784
59	114	0	0	0	0	0	0	0	0	0	0	0	14,009,479
60	115	0	0	0	0	0	0	0	0	0	0	0	14,289,669
61	116	0	0	0	0	0	0	0	0	0	0	0	14,575,462
62	117	0	0	0	0	0	0	0	0	0	0	0	14,866,971
63	118	0	0	0	0	0	0	0	0	0	0	0	15,164,311
64	119	0	0	0	0	0	0	0	0	0	0	0	15,467,597
65	120	0	0	0	0	0	0	0	0	0	0	0	15,776,949

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.

Disbursements

Business Owner, Male, Age 55, Preferred Non-Tobacco
Total Initial Death Benefit: \$1,298,594

**Loans**

The annualized loan columns illustrate an annualized monthly specified loan, or in the years this is not available, the maximum annualized monthly loan the policy permits. If a loan is not permitted in the policy year requested, a zero will be illustrated for that policy year.

Standard loans charge an annual effective interest rate of 4.0 percent in policy years 1 through 9, and 2.0 percent thereafter. Interest will be credited on the loaned portion of the fixed account at the guaranteed minimum interest rate.

Index loans charge interest at a rate that we declare but never greater than the index loan guaranteed maximum interest rate of 6.0 percent. The interest rate currently being charged on an index loan is 4.0 percent.

This illustration assumes an index loan interest rate charge of 4.0 percent. 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 are shown to be no more than 0.5 percent above the index loan interest rate charge used in this illustration.

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. All references to 'unpaid loans' include any loan interest due.

All or part of a loan may be repaid at any time while the policy is in force. You must identify any payment intended to reduce the loan as a loan repayment; otherwise it will be added to the accumulation value.

Optional Paid-Up Life Insurance Rider

Policy values reflect the "Optional Paid-Up Life Insurance Rider (Lapse Guard)" in policy year 42. Under this rider, the policy is guaranteed to stay in force as paid-up life insurance provided conditions to exercise this rider are met. See Optional Paid-Up Life Insurance Rider - Lapse Guard information under the No-Cost Riders section of this illustration for a complete rider description.

Cost and Expense Summary



Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
Level years 21 - 65

Annual Premium: \$100,000.00

End of Policy Year	At Age	Annualized Premium Outlay	Annualized Deductions					Non-Guaranteed End of Year Values		
			Premium Charges	Expense Charges	Cost of Insurance Charges	Total Rider Charges	Surrender Charges	Accumulation Value	Surrender Value	Death Benefit
1	56	100,000	3,569	5,773	2,360	0	50,645	93,843	43,198	1,392,437
2	57	100,000	3,569	5,773	2,514	0	46,749	193,416	146,667	1,492,010
3	58	100,000	3,569	5,773	2,674	0	42,854	299,072	256,218	1,597,666
4	59	100,000	3,569	5,773	2,849	0	38,958	411,177	372,220	1,709,771
5	60	100,000	3,569	5,773	3,063	0	36,361	530,095	493,734	1,828,689
6	61	100,000	3,569	1,202	3,331	0	32,465	661,054	628,589	1,959,648
7	62	100,000	3,569	1,202	3,686	0	28,569	799,860	771,291	2,098,454
8	63	100,000	3,569	1,202	4,095	0	24,673	946,948	922,275	2,245,542
9	64	100,000	3,569	1,202	4,563	0	20,778	1,102,776	1,081,998	2,401,370
10	65	100,000	3,569	1,202	5,072	0	16,882	1,267,849	1,250,967	2,566,443
	Subtotals	1,000,000	35,692	34,875	34,206	0				
11	66	100,000	3,569	60	5,622	0	12,986	1,443,917	1,430,931	2,742,511
12	67	100,000	3,569	60	6,204	0	10,389	1,630,424	1,620,035	2,929,018
13	68	100,000	3,569	60	6,847	0	6,493	1,827,961	1,821,468	3,126,555
14	69	100,000	3,569	60	7,564	0	2,597	2,037,141	2,034,544	3,335,735
15	70	100,000	3,569	60	8,395	0	0	2,258,574	2,258,574	3,557,168
16	71	100,000	3,569	60	9,380	0	0	2,492,867	2,492,867	3,791,461
17	72	100,000	3,569	60	10,545	0	0	2,740,635	2,740,635	4,039,229
18	73	100,000	3,569	60	11,917	0	0	3,002,504	3,002,504	4,301,098
19	74	100,000	3,569	60	13,498	0	0	3,279,139	3,279,139	4,577,733
20	75	100,000	3,569	60	15,287	0	0	3,571,245	3,571,245	4,869,839
	Subtotals	2,000,000	71,383	35,475	129,464	0				

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tp 37945

Presented by: United of Omaha Life Insurance Company - Marty Higgins

Policy Form: ICC15L123P

State: NJ

Date: 12/18/2023

Version: 7.6.1

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Cost and Expense Summary



Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
Level years 21 - 65

Annual Premium: \$100,000.00

End of Policy Year	At Age	Annualized Premium Outlay	Annualized Deductions					Non-Guaranteed End of Year Values		
			Premium Charges	Expense Charges	Cost of Insurance Charges	Total Rider Charges	Surrender Charges	Accumulation Value	Surrender Value	Death Benefit
21	76	0#	0	60	2,380	0	0	3,788,063	3,487,141	3,676,544
22	77	0#	0	60	2,845	0	0	4,012,945	3,399,064	3,599,711
23	78	0#	0	60	3,390	0	0	4,246,110	3,306,752	3,519,058
24	79	0#	0	60	4,033	0	0	4,487,764	3,209,909	3,434,297
25	80	0#	0	60	4,805	0	0	4,738,084	3,108,193	3,345,098
26	81	0#	0	60	5,737	0	0	4,997,217	3,001,209	3,251,070
27	82	0#	0	60	6,851	0	0	5,265,286	2,888,515	3,151,779
28	83	0#	0	60	8,183	0	0	5,542,373	2,769,610	3,046,729
29	84	0#	0	60	9,791	0	0	5,828,498	2,643,902	2,935,327
30	85	0#	0	60	11,735	0	0	6,123,602	2,510,701	2,816,881
Subtotals		2,000,000	71,383	36,075	189,213	0				
31	86	0#	0	60	14,080	0	0	6,427,548	2,369,209	2,690,586
32	87	0#	0	60	16,898	0	0	6,740,101	2,218,505	2,555,510
33	88	0#	0	60	20,251	0	0	7,060,931	2,057,550	2,410,597
34	89	0#	0	60	24,152	0	0	7,389,666	1,885,228	2,254,711
35	90	0#	0	60	28,582	0	0	7,725,915	1,700,377	2,086,673
36	91	0#	0	60	33,503	0	0	8,069,293	1,501,811	1,905,276
37	92	0#	0	60	31,075	0	0	8,427,706	1,296,603	1,633,711
38	93	0#	0	60	26,750	0	0	8,803,751	1,086,482	1,350,594
39	94	0#	0	60	20,255	0	0	9,200,463	873,581	1,057,590
40	95	0#	0	60	11,367	0	0	9,621,287	660,409	756,621
Subtotals		2,000,000	71,383	36,675	416,127	0				

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Policy Form: ICC15L123P

State: NJ

Date: 12/18/2023

Version: 7.6.1

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Cost and Expense Summary



Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
Level years 21 - 65

Annual Premium: \$100,000.00

End of Policy Year	At Age	Annualized Premium Outlay	Annualized Deductions					Non-Guaranteed End of Year Values		
			Premium Charges	Expense Charges	Cost of Insurance Charges	Total Rider Charges	Surrender Charges	Accumulation Value	Surrender Value	Death Benefit
41	96	0#	0	60	12,737	0	0	10,056,428	436,192	536,756
42	97	0#	0	60	57,026	0	0	9,895,989	0	237,426
43	98	0#	0	60	38,654	0	0	10,059,582	0	102,051
44	99	0#	0	60	18,801	0	0	10,247,074	0	104,092
45	100	0#	0	60	18,008	0	0	10,439,486	0	106,174
46	101	0#	0	60	19,605	0	0	10,634,510	0	108,298
47	102	0#	0	60	21,197	0	0	10,832,237	0	110,464
48	103	0#	0	60	22,827	0	0	11,032,713	0	112,673
49	104	0#	0	60	24,474	0	0	11,236,009	0	114,927
50	105	0#	0	60	26,113	0	0	11,442,222	0	117,225
Subtotals		2,000,000	71,383	37,275	675,570	0				
51	106	0#	0	60	27,719	0	0	11,651,478	0	119,570
52	107	0#	0	60	29,473	0	0	11,863,721	0	121,961
53	108	0#	0	60	31,617	0	0	12,078,655	0	124,400
54	109	0#	0	60	33,910	0	0	12,296,228	0	126,888
55	110	0#	0	60	36,362	0	0	12,516,379	0	129,426
56	111	0#	0	60	38,984	0	0	12,739,040	0	132,014
57	112	0#	0	60	41,790	0	0	12,964,130	0	134,655
58	113	0#	0	60	44,789	0	0	13,191,559	0	137,348
59	114	0#	0	60	47,987	0	0	13,421,236	0	140,095
60	115	0#	0	60	51,402	0	0	13,653,052	0	142,897
Subtotals		2,000,000	71,383	37,875	1,059,604	0				

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tp 37945

Presented by: United of Omaha Life Insurance Company - Marty Higgins

Policy Form: ICC15L123P

State: NJ

Date: 12/18/2023

Version: 7.6.1

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Cost and Expense Summary



Insured: Business Owner

Male, Age 55, Preferred Non-Tobacco

Total Initial Death Benefit: \$1,298,594

Death Benefit Option: Increasing years 1 - 20
Level years 21 - 65

Annual Premium: \$100,000.00

End of Policy Year	At Age	Annualized Premium Outlay	Annualized Deductions					Non-Guaranteed End of Year Values		
			Premium Charges	Expense Charges	Cost of Insurance Charges	Total Rider Charges	Surrender Charges	Accumulation Value	Surrender Value	Death Benefit
61	116	0#	0	60	55,047	0	0	13,886,889	0	145,755
62	117	0#	0	60	58,931	0	0	14,122,621	0	148,670
63	118	0#	0	60	63,067	0	0	14,360,111	0	151,643
64	119	0#	0	60	67,464	0	0	14,599,217	0	154,676
65	120	0#	0	60	72,134	0	0	14,839,785	0	157,769
Totals		2,000,000	71,383	38,175	1,376,247	0				

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tp 37945

Presented by: United of Omaha Life Insurance Company - Marty Higgins

Version: 7.6.1

Policy Form: ICC15L123P

State: NJ

Date: 12/18/2023

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Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Business Owner

Male Age : 55-Preferred Non-Tobacco Date: 12/18/2023

Initial Death Benefit \$1,298,594	Initial Payment \$100,000	Non-Guaranteed Interest Rate 6.28%	Tax Bracket 35%
--------------------------------------	------------------------------	---------------------------------------	--------------------

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	56	100,000	100,000	43,198	43,198	-56.80	1,392,437	1,292.44
2	57	100,000	200,000	103,469	146,667	-18.98	1,492,010	239.49
3	58	100,000	300,000	109,551	256,218	-7.68	1,597,666	111.11
4	59	100,000	400,000	116,001	372,220	-2.86	1,709,771	67.65
5	60	100,000	500,000	121,515	493,734	-42	1,828,689	46.88
T@	60	500,000	500,000	493,734	493,734	-42	1,828,689	46.88
6	61	100,000	600,000	134,855	628,589	1.33	1,959,648	35.17
7	62	100,000	700,000	142,702	771,291	2.42	2,098,454	27.78
8	63	100,000	800,000	150,984	922,275	3.15	2,245,542	22.79
9	64	100,000	900,000	159,723	1,081,998	3.66	2,401,370	19.25
10	65	100,000	1,000,000	168,969	1,250,967	4.03	2,566,443	16.64
T@	65	1,000,000	1,000,000	1,250,967	1,250,967	4.03	2,566,443	16.64
11	66	100,000	1,100,000	179,964	1,430,931	4.33	2,742,511	14.67
12	67	100,000	1,200,000	189,104	1,620,035	4.54	2,929,018	13.15
13	68	100,000	1,300,000	201,433	1,821,468	4.71	3,126,555	11.95
14	69	100,000	1,400,000	213,076	2,034,544	4.86	3,335,735	10.98
15	70	100,000	1,500,000	224,031	2,258,574	4.96	3,557,168	10.20
T@	70	1,500,000	1,500,000	2,258,574	2,258,574	4.96	3,557,168	10.20
16	71	100,000	1,600,000	234,293	2,492,867	5.04	3,791,461	9.56
17	72	100,000	1,700,000	247,768	2,740,635	5.10	4,039,229	9.02
18	73	100,000	1,800,000	261,869	3,002,504	5.16	4,301,098	8.58
19	74	100,000	1,900,000	276,635	3,279,139	5.20	4,577,733	8.20
20	75	100,000	2,000,000	292,106	3,571,245	5.24	4,869,839	7.88
T@	75	2,000,000	2,000,000	3,571,245	3,571,245	5.24	4,869,839	7.88
21	76	0	1,699,078	-84,104	3,487,141	5.34	3,676,544	5.73
22	77	0	1,398,156	-88,077	3,399,064	5.42	3,599,711	5.78
23	78	0	1,097,234	-92,312	3,306,752	5.49	3,519,058	5.83
24	79	0	796,312	-96,843	3,209,909	5.55	3,434,297	5.87
25	80	0	495,390	-101,716	3,108,193	5.60	3,345,098	5.91
T@	80	2,000,000	495,390	3,108,193	3,108,193	5.60	3,345,098	5.91

V2.51.00 C2.1.0. **This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company 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 United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Business Owner

Male Age : 55-Preferred Non-Tobacco Date: 12/18/2023

Initial Death Benefit \$1,298,594	Initial Payment \$100,000	Non-Guaranteed Interest Rate 6.28%	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	81	0	194,468	-106,985	3,001,209	5.64	3,251,070	5.94
27	82	0	-106,454	-112,694	2,888,515	5.68	3,151,779	5.96
28	83	0	-407,376	-118,905	2,769,610	5.72	3,046,729	5.99
29	84	0	-708,298	-125,708	2,643,902	5.75	2,935,327	6.01
30	85	0	-1,009,220	-133,201	2,510,701	5.78	2,816,881	6.03
T@	85	2,000,000	-1,009,220	2,510,701	2,510,701	5.78	2,816,881	6.03
31	86	0	-1,310,142	-141,492	2,369,209	5.80	2,690,586	6.05
32	87	0	-1,611,064	-150,703	2,218,505	5.82	2,555,510	6.06
33	88	0	-1,911,986	-160,955	2,057,550	5.84	2,410,597	6.07
34	89	0	-2,212,908	-172,322	1,885,228	5.86	2,254,711	6.08
35	90	0	-2,513,830	-184,850	1,700,377	5.87	2,086,673	6.09
T@	90	2,000,000	-2,513,830	1,700,377	1,700,377	5.87	2,086,673	6.09
36	91	0	-2,814,752	-198,566	1,501,811	5.88	1,905,276	6.10
37	92	0	-3,115,674	-205,208	1,296,603	5.90	1,633,711	6.06
38	93	0	-3,416,596	-210,121	1,086,482	5.91	1,350,594	6.04
39	94	0	-3,717,518	-212,901	873,581	5.93	1,057,590	6.01
40	95	0	-4,018,440	-213,172	660,409	5.95	756,621	5.99
T@	95	2,000,000	-4,018,440	660,409	660,409	5.95	756,621	5.99
41	96	0	-4,319,362	-224,217	436,192	5.98	536,756	6.01
42	97	0	-4,319,362	-436,192	0	5.80	237,426	5.89
43	98	0	-4,319,362	0	0	5.80	102,051	5.84
44	99	0	-4,319,362	0	0	5.80	104,092	5.84
45	100	0	-4,319,362	0	0	5.80	106,174	5.84
T@	100	2,000,000	-4,319,362	0	0	5.80	106,174	5.84
46	101	0	-4,319,362	0	0	5.80	108,298	5.83
47	102	0	-4,319,362	0	0	5.80	110,464	5.83
48	103	0	-4,319,362	0	0	5.80	112,673	5.83
49	104	0	-4,319,362	0	0	5.80	114,927	5.83
50	105	0	-4,319,362	0	0	5.80	117,225	5.83
T@	105	2,000,000	-4,319,362	0	0	5.80	117,225	5.83

V2.51.00 C2.1.0. **This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company 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 United of Omaha Life Insurance Company. Actual results may be more or less favorable.

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Business Owner

Male Age : 55-Preferred Non-Tobacco Date: 12/18/2023

Initial Death Benefit \$1,298,594	Initial Payment \$100,000	Non-Guaranteed Interest Rate 6.28%	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
51	106	0	-4,319,362	0	0	5.80	119,570	5.83
52	107	0	-4,319,362	0	0	5.80	121,961	5.83
53	108	0	-4,319,362	0	0	5.80	124,400	5.83
54	109	0	-4,319,362	0	0	5.80	126,888	5.83
55	110	0	-4,319,362	0	0	5.80	129,426	5.82
T@	110	2,000,000	-4,319,362	0	0	5.80	129,426	5.82
56	111	0	-4,319,362	0	0	5.80	132,014	5.82
57	112	0	-4,319,362	0	0	5.80	134,655	5.82
58	113	0	-4,319,362	0	0	5.80	137,348	5.82
59	114	0	-4,319,362	0	0	5.80	140,095	5.82
60	115	0	-4,319,362	0	0	5.80	142,897	5.82
T@	115	2,000,000	-4,319,362	0	0	5.80	142,897	5.82
61	116	0	-4,319,362	0	0	5.80	145,755	5.82
62	117	0	-4,319,362	0	0	5.80	148,670	5.82
63	118	0	-4,319,362	0	0	5.80	151,643	5.82
64	119	0	-4,319,362	0	0	5.80	154,676	5.82
65	120	0	-4,319,362	0	0	5.80	157,769	5.82
T@	120	2,000,000	-4,319,362	0	0	5.80	157,769	5.82

V2.51.00 C2.1.0. **This is a supplemental illustration. It must be accompanied by a Income Advantage Life Insurance Illustration from United of Omaha Life Insurance Company 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 United of Omaha Life Insurance Company. 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

December 18, 2023

Product: Income Advantage IUL

Insured

Client Name	Business Owner
Age Last Birthday	55
Sex	Male
Risk Class	Preferred Non-Tobacco
State Code	New Jersey

Solve For

Solve For	Face Solve
Face Solve Option	Minimum Face (Maximum Funded Premium)
Premium Amount	1 to 20 - 100,000 21 to 65 - 0

Disbursements

Disbursements	Y
Disbursement Amount	2 to 20 - 0 21 to 41 - Solve for Max Level Disbursement 42 to 65 - 0
Disbursement Option	Loan
Loan Type	Index
Index Loan Interest Rate	Current
Tax Basis	0
Illustrate Lapse Guard	Y
Disb. Cash Value Goal Amount	0
Disb. Year/Age to attain CV Goal	Max

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) S&P 500® 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)	3.50
BofA® U.S. Agility Index: One Year Uncapped Account (Max)	5.29
S&P 500® One-Year 100% Participation Account (Max)	6.28

Client Input Summary

Company: Mutual of Omaha - United of Omaha

December 18, 2023

Product: Income Advantage IUL

Index Strategy

S&P 500® One-Year High Participation Account (Max)	4.82
S&P 500® One-Year Uncapped Account (Max)	5.92
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)	10.00
S&P 500® One-Year High Participation Account (Cap)	7.00
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)	185%
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)	50%

Policy Options

Death Benefit Option	1 to 20 - Increasing 21 to 65 - Level
Face Amount Reduction	N
Premium Mode	Annual
Prevent MEC	Y
Pour-In Amount Regular	1 to 65 - 0
1035 Rollover Amount	0
Revised Illustration	N
Years to Print	Max
Print Cost and Expense Summary	Y

Riders

Riders	N
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AIR-Self

AIR-Self	N
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AIR-Other

AIR-Other	N
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Reports

Report Options	Funding Retirement Using Life Insurance
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Agent Info

Producer Name	Marty Higgins
Producer Office	Family Wealth Management
Producer Address	Two Greentree Centre, Suite 300

Client Input Summary

Company: Mutual of Omaha - United of Omaha

December 18, 2023

Product: Income Advantage IUL

Agent Info

Producer City	Marlton
Producer State	New Jersey
Producer Zip Code	08053
Producer Phone	856-988-7722

Concept

Concept	IRR-Life Insurance Illustration
Tax Bracket	1 to 65 - 35