

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.



Prepared For:

Business Owner

Prepared By:

Home Office
Mutual of Omaha
Mutual of Omaha Plaza
Omaha, NE, 68175
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Producer License Number: 9999999

Illustration Contents:

Illustration Details	2
Your Policy Highlights	3
Supplemental Non-Guaranteed Values	8
Narrative Summary	12
Index Interest Crediting	13
Premiums	15
Disbursements	16
Riders	17
No-Cost Riders	18
Definition of Terms	22
Illustration Information	25
Index Disclaimers	26
Numeric Summary (Signatures)	27
Policy Ledgers	28
Disbursements	33
Cost and Expense Summary	37



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 40, Preferred Non-Tobacco			
Modified Endowment Contract	No			
Total Initial Death Benefit	\$720,073			
Death Benefit Option	Increasing years 1 - 30 Level years 31 - 80			
Initial Premium Outlay	\$2,000.00			
Premium Mode	Monthly			
Index Strategy	One-Year 100% Participation Account			100%
Disbursements	Withdrawals	No		
	Loan	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.

Your Policy Highlights

Business Owner, Male, Age 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



Your Policy At-a-Glance

- **Life insurance coverage**

This illustration reflects an initial death benefit of \$720,073 with an increasing death benefit option. A minimum no-lapse protection feature guarantees your policy will last to age 50 as long as the necessary premium requirements have been met.

- **Living benefits**

Income AdvantageSM IUL 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.

- **A guaranteed refund option**

Income AdvantageSM IUL offers the potential to receive up to 100 percent of all premiums paid during specified periods.

- **Overloan protection**

Income AdvantageSM IUL 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

Income AdvantageSM IUL is first and foremost life insurance protection. Your income helps provide for those who count on you. Income AdvantageSM IUL 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

Income AdvantageSM IUL also provides the opportunity to accumulate cash value* for future needs. You can select interest crediting options that are based on the performance of the S&P 500® market index. 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.

Income AdvantageSM IUL 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 S&P 500®. 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 S&P 500® value on the date a segment is created to the value 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:

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.)

Your Policy Highlights

Business Owner, Male, Age 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



Choosing a Crediting Strategy

Income AdvantageSM IUL has three index interest crediting strategies for you to choose from:

- 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.
- One-Year High Participation Strategy – people who believe the index will perform below the cap or below the index average might be more comfortable with this strategy.
- 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, Income AdvantageSM IUL 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 Death 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.
Guaranteed Refund Option	This rider gives you the flexibility to get all or some of your premiums back during specified periods. You can get 50 percent back after year 15 and 100 percent back after years 20, 21, 22, 23, 24 and 25. This option is only available during a 60-day period following the attainment of the policy anniversary for the years mentioned above and the benefit is limited to 50 percent of the specified face amount.
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.

Your Policy HighlightsBusiness Owner, Male, Age 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073**Guaranteed Refund Option**

The following table shows how your Guaranteed Refund Option benefit amounts compare to the illustrated cumulative premiums outlay, as well as how they compare to your projected, non-guaranteed surrender values. These values are based on the assumptions in the accompanying illustration.

	Year 15	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25
Cumulative Premiums Paid	360,000	480,000	480,000	480,000	480,000	480,000	480,000
Guaranteed Refund Option Benefits	180,000	360,036	360,036	300,036	237,636	172,740	105,249
Non-Guaranteed Surrender Value	511,814	812,181	860,162	849,967	839,223	827,857	815,807

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 50 percent of the policy's lowest specified amount.

Why is the Guaranteed Refund Option Rider important?

With an indexed universal life policy, the surrender value will likely be higher than the guaranteed refund option amount. However, this rider provides you with some extra comfort by giving you an additional option should the index not perform at a level that results in a surrender value that is greater than your total premiums paid.

Accelerated Death Benefit for Chronic Illness

The Accelerated Death Benefit for Chronic Illness feature allows you to take a portion of your death benefit provided the insured is diagnosed as being "chronically ill".

This feature is included with your policy at no additional charge.

(*Acceleration amounts based on specified face amount at time of issue.)

Chronic Illness Rider Benefits

Base Plan Death Benefit Only:	\$720,073
Maximum Acceleration*:	\$576,058
Annual Acceleration*:	\$146,000**

** (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 2021).

Income AdvantageSM IUL
Supplemental Non-Guaranteed Values



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account Allocations % 100% Non-Guaranteed Illustrated Interest Rate 6.2%

Non-Guaranteed Values										
				Withdrawals/Standard Loans				End of Year Values		
End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Withdrawals	Annualized Loan	Annualized Total Disbursement	Loan Balance	Accumulation Value	Surrender Value	Death Benefit
1	41	24,000	0	0	0	0	0	21,350	1,908	741,423
2	42	24,000	0	0	0	0	0	43,957	25,956	764,030
3	43	24,000	0	0	0	0	0	67,916	51,354	787,989
4	44	24,000	0	0	0	0	0	93,312	78,190	813,385
5	45	24,000	0	0	0	0	0	120,254	106,573	840,327
6	46	24,000	0	0	0	0	0	149,794	137,553	869,867
7	47	24,000	0	0	0	0	0	181,133	170,332	901,206
8	48	24,000	0	0	0	0	0	214,382	205,021	934,455
9	49	24,000	0	0	0	0	0	249,651	241,730	969,724
10	50	24,000	0	0	0	0	0	287,060	279,859	1,007,133
Subtotal		240,000								
11	51	24,000	0	0	0	0	0	326,966	321,206	1,047,039
12	52	24,000	0	0	0	0	0	369,259	364,938	1,089,332
13	53	24,000	0	0	0	0	0	414,062	411,182	1,134,135
14	54	24,000	0	0	0	0	0	461,527	460,087	1,181,600
15	55	24,000	180,000**	0	0	0	0	511,814	511,814	1,231,887
16	56	24,000	0	0	0	0	0	565,101	565,101	1,285,174
17	57	24,000	0	0	0	0	0	621,586	621,586	1,341,659
18	58	24,000	0	0	0	0	0	681,461	681,461	1,401,534
19	59	24,000	0	0	0	0	0	744,927	744,927	1,465,000
20	60	24,000	360,036**	0	0	0	0	812,181	812,181	1,532,254
Subtotal		480,000								

** 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.

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71332

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tp 9563

Presented by: United of Omaha Life Insurance Company - Home Office

Policy Form: ICC15L123P

State: NE

Date: 04/01/2021

Version: 6.4.0

Page 8 of 40

Income AdvantageSM IUL
Supplemental Non-Guaranteed Values



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Non-Guaranteed Values										
				Withdrawals/Standard Loans				End of Year Values		
End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Withdrawals	Annualized Loan	Annualized Total Disbursement	Loan Balance	Accumulation Value	Surrender Value	Death Benefit
21	61	0#	360,036**	0	0	0	0	860,162	860,162	1,580,235
22	62	0#	300,036**	0	60,000	60,000	60,000	909,967	849,967	1,570,040
23	63	0#	237,636**	0	60,000	60,000	122,400	961,623	839,223	1,559,296
24	64	0#	172,740**	0	60,000	60,000	187,296	1,015,153	827,857	1,547,930
25	65	0#	105,249**	0	60,000	60,000	254,788	1,070,595	815,807	1,535,880
26	66	0#	0	0	60,000	60,000	324,979	1,127,986	803,006	1,523,079
27	67	0#	0	0	60,000	60,000	397,979	1,187,370	789,392	1,509,465
28	68	0#	0	0	60,000	60,000	473,898	1,248,776	774,879	1,494,952
29	69	0#	0	0	60,000	60,000	552,854	1,312,220	759,366	1,479,439
30	70	0#	0	0	60,000	60,000	634,968	1,377,689	742,721	1,462,794
Subtotal		480,000								
31	71	0#	0	0	60,000	60,000	720,366	1,445,863	725,497	1,377,396
32	72	0#	0	0	60,000	60,000	809,181	1,516,749	707,568	1,288,581
33	73	0#	0	0	60,000	60,000	901,548	1,590,524	688,976	1,196,214
34	74	0#	0	0	60,000	60,000	997,610	1,667,428	669,817	1,100,152
35	75	0#	0	0	60,000	60,000	1,097,515	1,747,769	650,254	1,000,247
36	76	0#	0	0	60,000	60,000	1,201,415	1,831,949	630,534	896,347
37	77	0#	0	0	60,000	60,000	1,309,472	1,920,454	610,983	788,290
38	78	0#	0	0	60,000	60,000	1,421,851	2,013,851	592,001	692,693
39	79	0#	0	0	60,000	60,000	1,538,725	2,111,441	572,716	678,289
40	80	0#	0	0	60,000	60,000	1,660,274	2,212,642	552,368	663,000
Subtotal		480,000								

** 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.

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Page 9 of 40

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Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account Allocations % 100% Non-Guaranteed Illustrated Interest Rate 6.2%

Non-Guaranteed Values										
				Withdrawals/Standard Loans				End of Year Values		
End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Withdrawals	Annualized Loan	Annualized Total Disbursement	Loan Balance	Accumulation Value	Surrender Value	Death Benefit
41	81	0#	0	0	60,000	60,000	1,786,685	2,317,508	530,824	646,699
42	82	0#	0	0	0	0	1,858,152	2,427,147	568,995	690,352
43	83	0#	0	0	0	0	1,932,478	2,541,695	609,216	736,301
44	84	0#	0	0	0	0	2,009,777	2,661,264	651,487	784,550
45	85	0#	0	0	0	0	2,090,168	2,785,943	695,774	835,071
46	86	0#	0	0	0	0	2,173,775	2,915,785	742,010	887,799
47	87	0#	0	0	0	0	2,260,726	3,050,810	790,084	942,624
48	88	0#	0	0	0	0	2,351,155	3,191,002	839,847	999,397
49	89	0#	0	0	0	0	2,445,201	3,336,334	891,133	1,057,950
50	90	0#	0	0	0	0	2,543,009	3,486,784	943,775	1,118,114
Subtotal		480,000								
51	91	0#	0	0	0	0	2,644,730	3,642,343	997,613	1,179,731
52	92	0#	0	0	0	0	2,750,519	3,807,143	1,056,624	1,208,910
53	93	0#	0	0	0	0	2,860,540	3,982,685	1,122,145	1,241,626
54	94	0#	0	0	0	0	2,974,961	4,170,711	1,195,750	1,279,164
55	95	0#	0	0	0	0	3,093,960	4,373,198	1,279,238	1,322,970
56	96	0#	0	0	0	0	3,217,718	4,585,531	1,367,813	1,413,668
57	97	0#	0	0	0	0	3,346,427	4,808,108	1,461,681	1,509,762
58	98	0#	0	0	0	0	3,480,284	5,041,373	1,561,089	1,611,502
59	99	0#	0	0	0	0	3,619,495	5,285,779	1,666,283	1,719,141
60	100	0#	0	0	0	0	3,764,275	5,541,809	1,777,534	1,832,952
Subtotal		480,000								

** 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.

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		Withdrawals/Standard Loans						End of Year Values			
End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	Annualized Withdrawals	Annualized Loan	Annualized Total Disbursement	Loan Balance	Accumulation Value	Surrender Value	Death Benefit	
61	101	0#	0	0	0	0	3,914,846	5,810,003	1,895,157	1,953,257	
62	102	0#	0	0	0	0	4,071,440	6,090,956	2,019,516	2,080,426	
63	103	0#	0	0	0	0	4,234,298	6,385,265	2,150,968	2,214,820	
64	104	0#	0	0	0	0	4,403,670	6,693,569	2,289,900	2,356,835	
65	105	0#	0	0	0	0	4,579,816	7,016,555	2,436,738	2,506,904	
66	106	0#	0	0	0	0	4,763,009	7,354,963	2,591,954	2,665,504	
67	107	0#	0	0	0	0	4,953,529	7,709,440	2,755,910	2,833,005	
68	108	0#	0	0	0	0	5,151,671	8,080,466	2,928,796	3,009,600	
69	109	0#	0	0	0	0	5,357,737	8,468,711	3,110,974	3,195,661	
70	110	0#	0	0	0	0	5,572,047	8,874,853	3,302,806	3,391,555	
Subtotal		480,000									
71	111	0#	0	0	0	0	5,794,929	9,299,584	3,504,655	3,597,651	
72	112	0#	0	0	0	0	6,026,726	9,743,600	3,716,874	3,814,310	
73	113	0#	0	0	0	0	6,267,795	10,207,609	3,939,814	4,041,890	
74	114	0#	0	0	0	0	6,518,507	10,692,328	4,173,822	4,280,745	
75	115	0#	0	0	0	0	6,779,247	11,198,470	4,419,223	4,531,208	
76	116	0#	0	0	0	0	7,050,417	11,726,750	4,676,333	4,793,600	
77	117	0#	0	0	0	0	7,332,434	12,277,879	4,945,446	5,068,224	
78	118	0#	0	0	0	0	7,625,731	12,852,564	5,226,833	5,355,359	
79	119	0#	0	0	0	0	7,930,760	13,451,505	5,520,745	5,655,260	
80	120	0#	0	0	0	0	8,247,991	14,075,387	5,827,396	5,968,150	
Total		480,000									

** 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. 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.

Narrative Summary

Business Owner, Male, Age 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



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.

S&P 500[®] Income AdvantageSM IUL uses the performance of the S&P 500[®] to calculate the crediting rate for all index interest crediting strategies.

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 S&P 500 [®] performance using the index interest crediting strategies 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 three index interest crediting strategies. All three 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 S&P 500[®] index 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

Business Owner, Male, Age 40, Preferred Non-Tobacco
 Total Initial Death Benefit: \$720,073



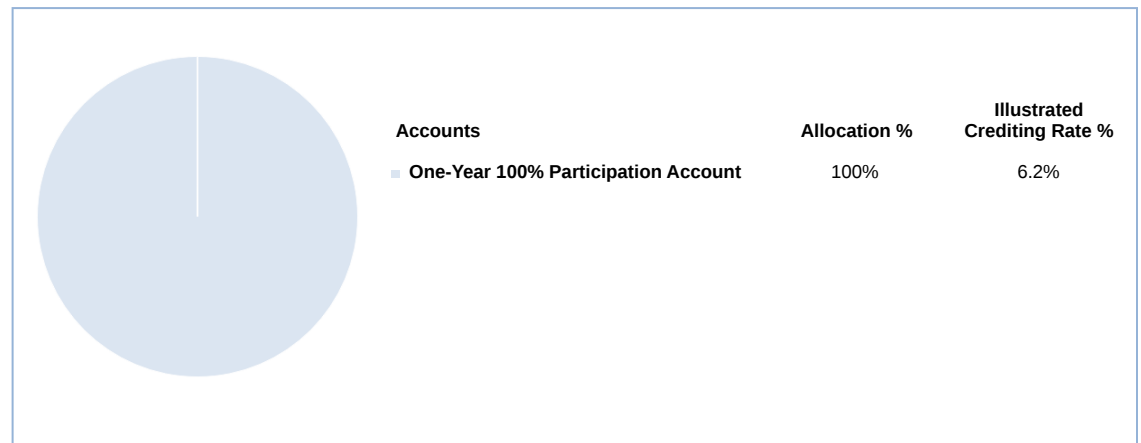
Index Interest Crediting Strategy

This table below shows the current and guaranteed participation rate, cap, and floor for each index interest crediting account as of 04/01/2021.

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 S&P 500® is negative.

Crediting Strategy (based on S&P 500®)	Assumptions	Participation Rate	Segment Cap Rate	Floor Rate	Segment Term	Crediting Method
One-Year 100% Participation	Current	100.0%	10.0%	0.0%	12 Months	Point-to-Point
	Guaranteed	100%	3%	0%		
One-Year High Participation	Current	140.0%	7.0%	0.0%	12 Months	Point-to-Point
	Guaranteed	110%	2.5%	0%		
One-Year Uncapped	Current	50.0%	No Cap	0.0%	12 Months	Point-to-Point
	Guaranteed	20%		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 three index interest crediting strategies would have performed assuming the hypothetical annual S&P 500® 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 S&P 500® Return	Index Interest Credited
One-Year 100% Participation	22.01%	10.00%
Cap Rate: 10.00%	6.75%	6.75%
	-4.07%	0%
One-Year High Participation	22.01%	7.00%
Participation Rate: 140.00%	6.75%	7.00%
Cap Rate: 7.00%	-4.07%	0%
One-Year Uncapped	22.01%	11.00%
Participation Rate: 50.00%	6.75%	3.38%
	-4.07%	0%

**Hypothetical
Performance**

The index interest crediting rates are based on the performance of the S&P 500®, 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 One-Year 100 Percent Participation index interest crediting strategy using the current cap rates.

Historical 25-Year Average Credited Rates	
Minimum:	3.93%
Average:	6.20%
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 One-Year 100 Percent Participation, One-Year High Participation and One-Year Uncapped index interest crediting strategies may have performed each calendar year (January 1 through December 31) from 2001 through 2020. 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 S&P 500® 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 Annual Return	One-Year 100% Participation	One-Year High Participation	One-Year Uncapped
2001	-13.04%	0.00%	0.00%	0.00%
2002	-23.37%	0.00%	0.00%	0.00%
2003	26.38%	10.00%	7.00%	13.19%
2004	8.99%	8.99%	7.00%	4.50%
2005	3.00%	3.00%	4.20%	1.50%
2006	13.62%	10.00%	7.00%	6.81%
2007	3.53%	3.53%	4.94%	1.76%
2008	-38.49%	0.00%	0.00%	0.00%
2009	23.45%	10.00%	7.00%	11.73%
2010	12.78%	10.00%	7.00%	6.39%
2011	-0.00%	0.00%	0.00%	0.00%
2012	13.41%	10.00%	7.00%	6.70%
2013	29.60%	10.00%	7.00%	14.80%
2014	11.39%	10.00%	7.00%	5.70%
2015	-0.73%	0.00%	0.00%	0.00%
2016	9.54%	9.54%	7.00%	4.77%
2017	19.42%	10.00%	7.00%	9.71%
2018	-6.24%	0.00%	0.00%	0.00%
2019	28.88%	10.00%	7.00%	14.44%
2020	16.26%	10.00%	7.00%	8.13%



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 \$720,073 death benefit to policy year 10 is \$6,214.23 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 26. This assumes your premiums are paid when due.
- The yearly premium required to guarantee a \$720,073 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 40, Preferred Non-Tobacco
 Total Initial Death Benefit: \$720,073



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.

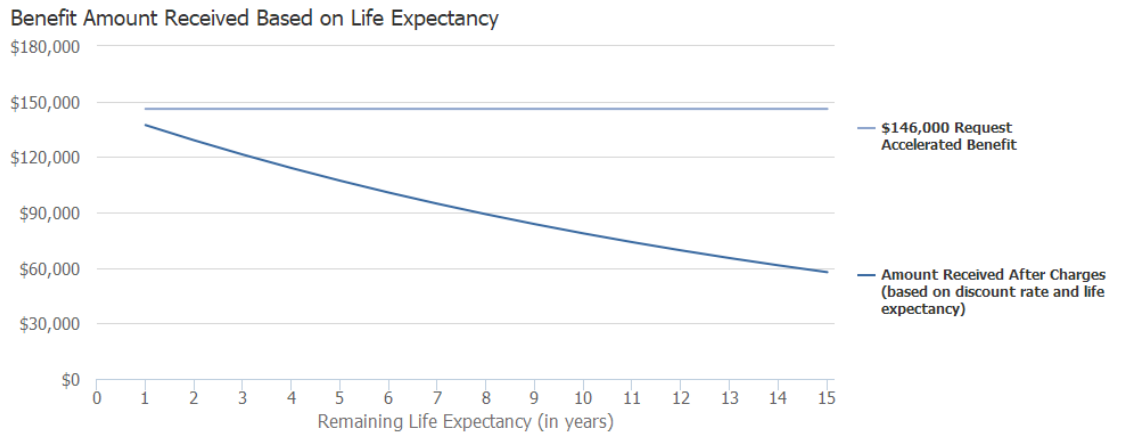
Chronic Illness Rider Benefits	
Death Benefit Only	\$720,073
Initial Maximum Chronic Illness Acceleration	\$576,058
Initial Annual Chronic Illness Acceleration	\$146,000*

*(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 2021.)

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 \$146,000.



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

Business Owner, Male, Age 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073

**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 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073**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 (limited to 50 percent of the face amount).

Guaranteed Refund Option Benefits* (available upon surrender)	
15th Year	\$180,000
20th Year	\$360,036
21st Year	\$360,036
22nd Year	\$300,036
23rd Year	\$237,636
24th Year	\$172,740
25th Year	\$105,249

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 50 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 \$511.25 per month.

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 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073

**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 50 percent of the policy's lowest specified amount.

Definition of Terms

Business Owner, Male, Age 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



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 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



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 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



**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.



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Numeric Summary (Signatures)



Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Midpoint Interest Rate 3.1% Non-Guaranteed Illustrated Interest Rate 6.2%

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	45	24,000	80,858	814,612	93,094	826,848	106,573	840,327
10	50	24,000	180,512	907,786	225,229	952,502	279,859	1,007,133
20	60	24,000	364,189	1,084,262	541,667	1,261,740	812,181	1,532,254
30	70	0#	0	0	8,754	728,827	742,721	1,462,794

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: 66 based on Guaranteed Assumptions
70 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: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account **Allocations %** 100% **Guaranteed Interest Rate** 0.0% **Alternate Scale Non-Guaranteed Interest Rate** 3.0% **Non-Guaranteed Illustrated Interest Rate** 6.2%

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	41	24,000	0	0	19,040	0	739,113	21,303	1,861	741,376	21,350	1,908	741,423
2	42	24,000	0	0	38,015	20,013	758,088	43,193	25,191	763,266	43,957	25,956	764,030
3	43	24,000	0	0	56,918	40,357	776,991	65,691	49,130	785,764	67,916	51,354	787,989
4	44	24,000	0	0	75,750	60,629	795,823	88,818	73,697	808,891	93,312	78,190	813,385
5	45	24,000	0	0	94,539	80,858	814,612	112,611	98,930	832,684	120,254	106,573	840,327
6	46	24,000	0	0	113,285	101,044	833,358	138,032	125,790	858,104	149,794	137,553	869,867
7	47	24,000	0	0	131,980	121,179	852,053	164,183	153,382	884,256	181,133	170,332	901,206
8	48	24,000	0	0	150,624	141,263	870,697	191,086	181,725	911,159	214,382	205,021	934,455
9	49	24,000	0	0	169,204	161,284	889,277	218,755	210,834	938,828	249,651	241,730	969,724
10	50	24,000	0	0	187,713	180,512	907,786	247,208	240,007	967,281	287,060	279,859	1,007,133
Subtotal		240,000											
11	51	24,000	0	0	206,127	200,367	926,200	276,691	270,930	996,764	326,966	321,206	1,047,039
12	52	24,000	0	0	224,405	220,085	944,478	306,971	302,651	1,027,044	369,259	364,938	1,089,332
13	53	24,000	0	0	242,511	239,631	962,584	338,050	335,170	1,058,123	414,062	411,182	1,134,135
14	54	24,000	0	0	260,437	258,997	980,510	369,948	368,508	1,090,021	461,527	460,087	1,181,600
15	55	24,000	180,000**	0	278,176	278,176	998,249	402,683	402,683	1,122,756	511,814	511,814	1,231,887
16	56	24,000	0	0	295,735	295,735	1,015,808	436,286	436,286	1,156,359	565,101	565,101	1,285,174
17	57	24,000	0	0	313,129	313,129	1,033,202	470,791	470,791	1,190,864	621,586	621,586	1,341,659
18	58	24,000	0	0	330,351	330,351	1,050,424	506,222	506,222	1,226,295	681,461	681,461	1,401,534
19	59	24,000	0	0	347,385	347,385	1,067,458	542,596	542,596	1,262,669	744,927	744,927	1,465,000
20	60	24,000	360,036**	0	364,189	364,189	1,084,262	579,917	579,917	1,299,990	812,181	812,181	1,532,254
Subtotal		480,000											

** 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 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Alternate Scale Non-Guaranteed Interest Rate 3.0% Non-Guaranteed Illustrated Interest Rate 6.2%

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	61	0#	360,036**	0	359,106	359,106	1,079,179	594,979	594,979	1,315,052	860,162	860,162	1,580,235
22	62	0#	300,036**	60,000	353,642	293,642	1,013,715	610,274	550,274	1,270,347	909,967	849,967	1,570,040
23	63	0#	237,636**	60,000	347,739	225,339	945,412	625,765	503,365	1,223,438	961,623	839,223	1,559,296
24	64	0#	172,740**	60,000	341,333	154,037	874,110	641,414	454,118	1,174,191	1,015,153	827,857	1,547,930
25	65	0#	105,249**	60,000	334,381	79,593	799,666	657,196	402,408	1,122,481	1,070,595	815,807	1,535,880
26	66	0#	0	60,000	326,839	1,860	721,933	673,080	348,100	1,068,173	1,127,986	803,006	1,523,079
27	67	0#	0	60,000				689,042	291,064	1,011,137	1,187,370	789,392	1,509,465
28	68	0#	0	60,000				705,039	231,142	951,215	1,248,776	774,879	1,494,952
29	69	0#	0	60,000				721,016	168,162	888,235	1,312,220	759,366	1,479,439
30	70	0#	0	60,000				736,886	101,919	821,992	1,377,689	742,721	1,462,794
		Subtotal	480,000										
31	71	0#	0	60,000				753,045	32,679	736,593	1,445,863	725,497	1,377,396
32	72	0#	0	60,000							1,516,749	707,568	1,288,581
33	73	0#	0	60,000							1,590,524	688,976	1,196,214
34	74	0#	0	60,000							1,667,428	669,817	1,100,152
35	75	0#	0	60,000							1,747,769	650,254	1,000,247
36	76	0#	0	60,000							1,831,949	630,534	896,347
37	77	0#	0	60,000							1,920,454	610,983	788,290
38	78	0#	0	60,000							2,013,851	592,001	692,693
39	79	0#	0	60,000							2,111,441	572,716	678,289
40	80	0#	0	60,000							2,212,642	552,368	663,000
		Subtotal	480,000										

** 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.
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Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account Allocations % **100%** Guaranteed Interest Rate **0.0%** Alternate Scale Non-Guaranteed Interest Rate **3.0%** Non-Guaranteed Illustrated Interest Rate **6.2%**

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	81	0#	0	60,000										
42	82	0#	0	0										
43	83	0#	0	0										
44	84	0#	0	0										
45	85	0#	0	0										
46	86	0#	0	0										
47	87	0#	0	0										
48	88	0#	0	0										
49	89	0#	0	0										
50	90	0#	0	0										
Subtotal		480,000												
51	91	0#	0	0										
52	92	0#	0	0										
53	93	0#	0	0										
54	94	0#	0	0										
55	95	0#	0	0										
56	96	0#	0	0										
57	97	0#	0	0										
58	98	0#	0	0										
59	99	0#	0	0										
60	100	0#	0	0										
Subtotal		480,000												

** 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 9563

Presented by: United of Omaha Life Insurance Company - Home Office

Date: 04/01/2021

Version: 6.4.0

Policy Form: ICC15L123P

State: NE

Page 30 of 40



Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Alternate Scale Non-Guaranteed Interest Rate 3.0% Non-Guaranteed Illustrated Interest Rate 6.2%

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	101	0#	0	0										
62	102	0#	0	0										
63	103	0#	0	0										
64	104	0#	0	0										
65	105	0#	0	0										
66	106	0#	0	0										
67	107	0#	0	0										
68	108	0#	0	0										
69	109	0#	0	0										
70	110	0#	0	0										
	Subtotal	480,000												
71	111	0#	0	0										
72	112	0#	0	0										
73	113	0#	0	0										
74	114	0#	0	0										
75	115	0#	0	0										
76	116	0#	0	0										
77	117	0#	0	0										
78	118	0#	0	0										
79	119	0#	0	0										
80	120	0#	0	0										
	Total	480,000												

** 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.

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Date: 04/01/2021

Version: 6.4.0

Policy Form: ICC15L123P

State: NE

Page 31 of 40

Policy Ledgers

Business Owner, Male, Age 40, Preferred Non-Tobacco
 Total Initial Death Benefit: \$720,073



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 26.

Annualized Premiums

Minimum Premium:	\$6,214.23	Guideline Maximum Level:	\$40,809.08
TAMRA 7-PAY:	\$24,000.03	Guideline Single Premium:	\$80,450.74

Income AdvantageSM IUL
Disbursements | Withdrawals/Indexed Loans



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

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
22	62	0	60,000	60,000	60,000	0	60,000	60,000	60,000	0	60,000	60,000	60,000
23	63	0	60,000	60,000	122,400	0	60,000	60,000	122,400	0	60,000	60,000	122,400
24	64	0	60,000	60,000	187,296	0	60,000	60,000	187,296	0	60,000	60,000	187,296
25	65	0	60,000	60,000	254,788	0	60,000	60,000	254,788	0	60,000	60,000	254,788
26	66	0	60,000	60,000	324,979	0	60,000	60,000	324,979	0	60,000	60,000	324,979
27	67	0	0	0	0	0	60,000	60,000	397,979	0	60,000	60,000	397,979
28	68	0	0	0	0	0	60,000	60,000	473,898	0	60,000	60,000	473,898
29	69	0	0	0	0	0	60,000	60,000	552,854	0	60,000	60,000	552,854
30	70	0	0	0	0	0	60,000	60,000	634,968	0	60,000	60,000	634,968
31	71	0	0	0	0	0	60,000	60,000	720,366	0	60,000	60,000	720,366
32	72	0	0	0	0	0	0	0	0	0	60,000	60,000	809,181
33	73	0	0	0	0	0	0	0	0	0	60,000	60,000	901,548
34	74	0	0	0	0	0	0	0	0	0	60,000	60,000	997,610
35	75	0	0	0	0	0	0	0	0	0	60,000	60,000	1,097,515
36	76	0	0	0	0	0	0	0	0	0	60,000	60,000	1,201,415
37	77	0	0	0	0	0	0	0	0	0	60,000	60,000	1,309,472
38	78	0	0	0	0	0	0	0	0	0	60,000	60,000	1,421,851
39	79	0	0	0	0	0	0	0	0	0	60,000	60,000	1,538,725
40	80	0	0	0	0	0	0	0	0	0	60,000	60,000	1,660,274
41	81	0	0	0	0	0	0	0	0	0	60,000	60,000	1,786,685
42	82	0	0	0	0	0	0	0	0	0	0	0	1,858,152
43	83	0	0	0	0	0	0	0	0	0	0	0	1,932,478
44	84	0	0	0	0	0	0	0	0	0	0	0	2,009,777
45	85	0	0	0	0	0	0	0	0	0	0	0	2,090,168
46	86	0	0	0	0	0	0	0	0	0	0	0	2,173,775

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 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

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
47	87	0	0	0	0	0	0	0	0	0	0	0	2,260,726
48	88	0	0	0	0	0	0	0	0	0	0	0	2,351,155
49	89	0	0	0	0	0	0	0	0	0	0	0	2,445,201
50	90	0	0	0	0	0	0	0	0	0	0	0	2,543,009
51	91	0	0	0	0	0	0	0	0	0	0	0	2,644,730
52	92	0	0	0	0	0	0	0	0	0	0	0	2,750,519
53	93	0	0	0	0	0	0	0	0	0	0	0	2,860,540
54	94	0	0	0	0	0	0	0	0	0	0	0	2,974,961
55	95	0	0	0	0	0	0	0	0	0	0	0	3,093,960
56	96	0	0	0	0	0	0	0	0	0	0	0	3,217,718
57	97	0	0	0	0	0	0	0	0	0	0	0	3,346,427
58	98	0	0	0	0	0	0	0	0	0	0	0	3,480,284
59	99	0	0	0	0	0	0	0	0	0	0	0	3,619,495
60	100	0	0	0	0	0	0	0	0	0	0	0	3,764,275
61	101	0	0	0	0	0	0	0	0	0	0	0	3,914,846
62	102	0	0	0	0	0	0	0	0	0	0	0	4,071,440
63	103	0	0	0	0	0	0	0	0	0	0	0	4,234,298
64	104	0	0	0	0	0	0	0	0	0	0	0	4,403,670
65	105	0	0	0	0	0	0	0	0	0	0	0	4,579,816
66	106	0	0	0	0	0	0	0	0	0	0	0	4,763,009
67	107	0	0	0	0	0	0	0	0	0	0	0	4,953,529
68	108	0	0	0	0	0	0	0	0	0	0	0	5,151,671
69	109	0	0	0	0	0	0	0	0	0	0	0	5,357,737
70	110	0	0	0	0	0	0	0	0	0	0	0	5,572,047
71	111	0	0	0	0	0	0	0	0	0	0	0	5,794,929

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Income AdvantageSM IUL
Disbursements | Withdrawals/Indexed Loans



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

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
72	112	0	0	0	0	0	0	0	0	0	0	0	6,026,726
73	113	0	0	0	0	0	0	0	0	0	0	0	6,267,795
74	114	0	0	0	0	0	0	0	0	0	0	0	6,518,507
75	115	0	0	0	0	0	0	0	0	0	0	0	6,779,247
76	116	0	0	0	0	0	0	0	0	0	0	0	7,050,417
77	117	0	0	0	0	0	0	0	0	0	0	0	7,332,434
78	118	0	0	0	0	0	0	0	0	0	0	0	7,625,731
79	119	0	0	0	0	0	0	0	0	0	0	0	7,930,760
80	120	0	0	0	0	0	0	0	0	0	0	0	8,247,991

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 40, Preferred Non-Tobacco
Total Initial Death Benefit: \$720,073



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.

Income AdvantageSM IUL
Cost and Expense Summary



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

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	41	24,000	863	1,219	658	0	19,442	21,350	1,908	741,423
2	42	24,000	863	1,219	699	0	18,002	43,957	25,956	764,030
3	43	24,000	863	1,219	744	0	16,562	67,916	51,354	787,989
4	44	24,000	863	1,219	789	0	15,122	93,312	78,190	813,385
5	45	24,000	863	1,219	815	0	13,681	120,254	106,573	840,327
6	46	24,000	863	292	843	0	12,241	149,794	137,553	869,867
7	47	24,000	863	292	874	0	10,801	181,133	170,332	901,206
8	48	24,000	863	292	906	0	9,361	214,382	205,021	934,455
9	49	24,000	863	292	946	0	7,921	249,651	241,730	969,724
10	50	24,000	863	292	991	0	7,201	287,060	279,859	1,007,133
	Subtotals	240,000	8,634	7,552	8,264	0				
11	51	24,000	863	60	1,050	0	5,761	326,966	321,206	1,047,039
12	52	24,000	863	60	1,135	0	4,320	369,259	364,938	1,089,332
13	53	24,000	863	60	1,243	0	2,880	414,062	411,182	1,134,135
14	54	24,000	863	60	1,355	0	1,440	461,527	460,087	1,181,600
15	55	24,000	863	60	1,473	0	0	511,814	511,814	1,231,887
16	56	24,000	863	60	1,586	0	0	565,101	565,101	1,285,174
17	57	24,000	863	60	1,689	0	0	621,586	621,586	1,341,659
18	58	24,000	863	60	1,797	0	0	681,461	681,461	1,401,534
19	59	24,000	863	60	1,914	0	0	744,927	744,927	1,465,000
20	60	24,000	863	60	2,057	0	0	812,181	812,181	1,532,254
	Subtotals	480,000	17,269	8,152	23,564	0				

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71332

This illustration is not valid unless all pages are included.

tp 9563

Presented by: United of Omaha Life Insurance Company - Home Office
 Version: 6.4.0

Policy Form: ICC15L123P

State: NE

Date: 04/01/2021
 Page 37 of 40

Cost and Expense Summary



Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
Level years 31 - 80

Monthly Premium: \$2,000.00

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	61	0#	0	60	2,238	0	0	860,162	860,162	1,580,235
22	62	0#	0	60	2,476	0	0	909,967	849,967	1,570,040
23	63	0#	0	60	2,751	0	0	961,623	839,223	1,559,296
24	64	0#	0	60	3,066	0	0	1,015,153	827,857	1,547,930
25	65	0#	0	60	3,408	0	0	1,070,595	815,807	1,535,880
26	66	0#	0	60	3,777	0	0	1,127,986	803,006	1,523,079
27	67	0#	0	60	4,168	0	0	1,187,370	789,392	1,509,465
28	68	0#	0	60	4,600	0	0	1,248,776	774,879	1,494,952
29	69	0#	0	60	5,081	0	0	1,312,220	759,366	1,479,439
30	70	0#	0	60	5,640	0	0	1,377,689	742,721	1,462,794
Subtotals		480,000	17,269	8,752	60,768	0				
31	71	0#	0	60	5,602	0	0	1,445,863	725,497	1,377,396
32	72	0#	0	60	5,661	0	0	1,516,749	707,568	1,288,581
33	73	0#	0	60	5,649	0	0	1,590,524	688,976	1,196,214
34	74	0#	0	60	5,514	0	0	1,667,428	669,817	1,100,152
35	75	0#	0	60	5,201	0	0	1,747,769	650,254	1,000,247
36	76	0#	0	60	4,637	0	0	1,831,949	630,534	896,347
37	77	0#	0	60	3,762	0	0	1,920,454	610,983	788,290
38	78	0#	0	60	2,527	0	0	2,013,851	592,001	692,693
39	79	0#	0	60	2,195	0	0	2,111,441	572,716	678,289
40	80	0#	0	60	2,590	0	0	2,212,642	552,368	663,000
Subtotals		480,000	17,269	9,352	104,103	0				

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71332

This illustration is not valid unless all pages are included.

tp 9563

Presented by: United of Omaha Life Insurance Company - Home Office

Date: 04/01/2021

Version: 6.4.0

Policy Form: ICC15L123P

State: NE

Page 38 of 40

Income AdvantageSM IUL
Cost and Expense Summary



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
 Level years 31 - 80

Monthly Premium: \$2,000.00

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	81	0#	0	60	3,065	0	0	2,317,508	530,824	646,699
42	82	0#	0	60	3,631	0	0	2,427,147	568,995	690,352
43	83	0#	0	60	4,307	0	0	2,541,695	609,216	736,301
44	84	0#	0	60	5,121	0	0	2,661,264	651,487	784,550
45	85	0#	0	60	6,106	0	0	2,785,943	695,774	835,071
46	86	0#	0	60	7,294	0	0	2,915,785	742,010	887,799
47	87	0#	0	60	8,721	0	0	3,050,810	790,084	942,624
48	88	0#	0	60	10,421	0	0	3,191,002	839,847	999,397
49	89	0#	0	60	12,400	0	0	3,336,334	891,133	1,057,950
50	90	0#	0	60	14,649	0	0	3,486,784	943,775	1,118,114
Subtotals		480,000	17,269	9,952	179,818	0				
51	91	0#	0	60	17,153	0	0	3,642,343	997,613	1,179,731
52	92	0#	0	60	15,902	0	0	3,807,143	1,056,624	1,208,910
53	93	0#	0	60	13,692	0	0	3,982,685	1,122,145	1,241,626
54	94	0#	0	60	10,377	0	0	4,170,711	1,195,750	1,279,164
55	95	0#	0	60	5,833	0	0	4,373,198	1,279,238	1,322,970
56	96	0#	0	60	6,550	0	0	4,585,531	1,367,813	1,413,668
57	97	0#	0	60	7,399	0	0	4,808,108	1,461,681	1,509,762
58	98	0#	0	60	8,354	0	0	5,041,373	1,561,089	1,611,502
59	99	0#	0	60	9,430	0	0	5,285,779	1,666,283	1,719,141
60	100	0#	0	60	10,624	0	0	5,541,809	1,777,534	1,832,952
Subtotals		480,000	17,269	10,552	285,133	0				

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71332

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tp 9563

Presented by: United of Omaha Life Insurance Company - Home Office

Policy Form: ICC15L123P

State: NE

Date: 04/01/2021

Version: 6.4.0

Page 39 of 40

Cost and Expense Summary



Insured: Business Owner

Male, Age 40, Preferred Non-Tobacco

Total Initial Death Benefit: \$720,073

Death Benefit Option: Increasing years 1 - 30
Level years 31 - 80

Monthly Premium: \$2,000.00

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	101	0#	0	60	11,903	0	0	5,810,003	1,895,157	1,953,257
62	102	0#	0	60	13,245	0	0	6,090,956	2,019,516	2,080,426
63	103	0#	0	60	14,681	0	0	6,385,265	2,150,968	2,214,820
64	104	0#	0	60	16,201	0	0	6,693,569	2,289,900	2,356,835
65	105	0#	0	60	17,793	0	0	7,016,555	2,436,738	2,506,904
66	106	0#	0	60	19,443	0	0	7,354,963	2,591,954	2,665,504
67	107	0#	0	60	21,281	0	0	7,709,440	2,755,910	2,833,005
68	108	0#	0	60	23,501	0	0	8,080,466	2,928,796	3,009,600
69	109	0#	0	60	25,949	0	0	8,468,711	3,110,974	3,195,661
70	110	0#	0	60	28,646	0	0	8,874,853	3,302,806	3,391,555
	Subtotals	480,000	17,269	11,152	477,777	0				
71	111	0#	0	60	31,619	0	0	9,299,584	3,504,655	3,597,651
72	112	0#	0	60	34,896	0	0	9,743,600	3,716,874	3,814,310
73	113	0#	0	60	38,505	0	0	10,207,609	3,939,814	4,041,890
74	114	0#	0	60	42,474	0	0	10,692,328	4,173,822	4,280,745
75	115	0#	0	60	46,841	0	0	11,198,470	4,419,223	4,531,208
76	116	0#	0	60	51,645	0	0	11,726,750	4,676,333	4,793,600
77	117	0#	0	60	56,921	0	0	12,277,879	4,945,446	5,068,224
78	118	0#	0	60	62,713	0	0	12,852,564	5,226,833	5,355,359
79	119	0#	0	60	69,063	0	0	13,451,505	5,520,745	5,655,260
80	120	0#	0	60	76,017	0	0	14,075,387	5,827,396	5,968,150
	Totals	480,000	17,269	11,752	988,471	0				

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71332

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tp 9563

Presented by: United of Omaha Life Insurance Company - Home Office

Policy Form: ICC15L123P

State: NE

Date: 04/01/2021

Version: 6.4.0

Page 40 of 40

Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Business Owner

Male Age : 40-Preferred Non-Tobacco Date: 4/1/2021

Initial Death Benefit \$720,073	Initial Payment \$24,000	Non-Guaranteed Interest Rate 6.20%	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	41	24,000	24,000	1,908	1,908	-92.05	741,423	2,989.26
2	42	24,000	48,000	24,048	25,956	-34.61	764,030	416.43
3	43	24,000	72,000	25,399	51,354	-15.97	787,989	180.80
4	44	24,000	96,000	26,836	78,191	-8.04	813,385	107.57
5	45	24,000	120,000	28,382	106,573	-3.93	840,327	73.83
T@	45	120,000	120,000	106,573	106,573	-3.93	840,327	73.83
6	46	24,000	144,000	30,980	137,553	-1.31	869,867	54.98
7	47	24,000	168,000	32,779	170,332	.34	901,206	43.15
8	48	24,000	192,000	34,689	205,021	1.46	934,455	35.14
9	49	24,000	216,000	36,709	241,730	2.24	969,724	29.42
10	50	24,000	240,000	38,129	279,859	2.78	1,007,133	25.17
T@	50	240,000	240,000	279,859	279,859	2.78	1,007,133	25.17
11	51	24,000	264,000	41,347	321,206	3.24	1,047,039	21.91
12	52	24,000	288,000	43,733	364,938	3.59	1,089,332	19.36
13	53	24,000	312,000	46,243	411,182	3.87	1,134,135	17.32
14	54	24,000	336,000	48,905	460,087	4.10	1,181,600	15.66
15	55	24,000	360,000	51,727	511,814	4.28	1,231,887	14.29
T@	55	360,000	360,000	511,814	511,814	4.28	1,231,887	14.29
16	56	24,000	384,000	53,288	565,101	4.41	1,285,174	13.16
17	57	24,000	408,000	56,485	621,586	4.52	1,341,659	12.20
18	58	24,000	432,000	59,875	681,461	4.61	1,401,534	11.39
19	59	24,000	456,000	63,466	744,927	4.70	1,465,000	10.70
20	60	24,000	480,000	67,253	812,181	4.78	1,532,254	10.11
T@	60	480,000	480,000	812,181	812,181	4.78	1,532,254	10.11
21	61	0	480,000	47,981	860,162	4.86	1,580,235	9.61
22	62	0	420,000	-10,194	849,967	4.95	1,570,040	9.20
23	63	0	360,000	-10,744	839,223	5.03	1,559,296	8.85
24	64	0	300,000	-11,366	827,857	5.09	1,547,930	8.55
25	65	0	240,000	-12,050	815,807	5.14	1,535,880	8.29
T@	65	480,000	240,000	815,807	815,807	5.14	1,535,880	8.29

V2.51.00 C2.01.19. 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: Business Owner

Male Age : 40-Preferred Non-Tobacco Date: 4/1/2021

Initial Death Benefit \$720,073	Initial Payment \$24,000	Non-Guaranteed Interest Rate 6.20%	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	66	0	180,000	-12,800	803,006	5.19	1,523,079	8.07
27	67	0	120,000	-13,614	789,392	5.22	1,509,465	7.86
28	68	0	60,000	-14,513	774,879	5.26	1,494,952	7.69
29	69	0	0	-15,512	759,366	5.28	1,479,439	7.53
30	70	0	-60,000	-16,645	742,721	5.31	1,462,794	7.38
T@	70	480,000	-60,000	742,721	742,721	5.31	1,462,794	7.38
31	71	0	-120,000	-17,225	725,497	5.33	1,377,396	7.11
32	72	0	-180,000	-17,929	707,568	5.35	1,288,581	6.85
33	73	0	-240,000	-18,592	688,976	5.37	1,196,214	6.62
34	74	0	-300,000	-19,159	669,817	5.39	1,100,152	6.40
35	75	0	-360,000	-19,563	650,254	5.41	1,000,247	6.19
T@	75	480,000	-360,000	650,254	650,254	5.41	1,000,247	6.19
36	76	0	-420,000	-19,721	630,534	5.43	896,347	6.00
37	77	0	-480,000	-19,551	610,983	5.45	788,290	5.81
38	78	0	-540,000	-18,982	592,001	5.47	692,693	5.67
39	79	0	-600,000	-19,284	572,716	5.49	678,289	5.69
40	80	0	-660,000	-20,348	552,368	5.51	663,000	5.70
T@	80	480,000	-660,000	552,368	552,368	5.51	663,000	5.70
41	81	0	-720,000	-21,544	530,824	5.53	646,699	5.72
42	82	0	-720,000	38,171	568,995	5.55	690,352	5.73
43	83	0	-720,000	40,221	609,216	5.56	736,301	5.74
44	84	0	-720,000	42,271	651,487	5.57	784,550	5.74
45	85	0	-720,000	44,287	695,774	5.58	835,071	5.75
T@	85	480,000	-720,000	695,774	695,774	5.58	835,071	5.75
46	86	0	-720,000	46,236	742,010	5.59	887,799	5.75
47	87	0	-720,000	48,074	790,084	5.60	942,624	5.76
48	88	0	-720,000	49,763	839,847	5.60	999,397	5.76
49	89	0	-720,000	51,286	891,133	5.61	1,057,950	5.76
50	90	0	-720,000	52,642	943,775	5.61	1,118,114	5.76
T@	90	480,000	-720,000	943,775	943,775	5.61	1,118,114	5.76

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Life Insurance Illustration IRR on Cash Value and Death Benefit

Name: Business Owner

Male Age : 40-Preferred Non-Tobacco Date: 4/1/2021

Initial Death
Benefit
\$720,073

Initial
Payment
\$24,000

Non-Guaranteed
Interest Rate
6.20%

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
51	91	0	-720,000	53,839	997,613	5.61	1,179,731	5.76
52	92	0	-720,000	59,011	1,056,624	5.61	1,208,910	5.73
53	93	0	-720,000	65,521	1,122,145	5.62	1,241,626	5.70
54	94	0	-720,000	73,604	1,195,750	5.62	1,279,164	5.68
55	95	0	-720,000	83,488	1,279,238	5.64	1,322,970	5.66
T@	95	480,000	-720,000	1,279,238	1,279,238	5.64	1,322,970	5.66
56	96	0	-720,000	88,574	1,367,813	5.65	1,413,668	5.67
57	97	0	-720,000	93,868	1,461,681	5.65	1,509,762	5.68
58	98	0	-720,000	99,408	1,561,089	5.66	1,611,502	5.69
59	99	0	-720,000	105,195	1,666,283	5.67	1,719,141	5.70
60	100	0	-720,000	111,250	1,777,534	5.68	1,832,952	5.71
T@	100	480,000	-720,000	1,777,534	1,777,534	5.68	1,832,952	5.71
61	101	0	-720,000	117,623	1,895,157	5.69	1,953,257	5.71
62	102	0	-720,000	124,360	2,019,516	5.69	2,080,426	5.72
63	103	0	-720,000	131,451	2,150,968	5.70	2,214,820	5.72
64	104	0	-720,000	138,932	2,289,900	5.71	2,356,835	5.73
65	105	0	-720,000	146,839	2,436,738	5.71	2,506,904	5.73
T@	105	480,000	-720,000	2,436,738	2,436,738	5.71	2,506,904	5.73
66	106	0	-720,000	155,216	2,591,954	5.72	2,665,504	5.74
67	107	0	-720,000	163,956	2,755,910	5.72	2,833,005	5.74
68	108	0	-720,000	172,886	2,928,796	5.72	3,009,600	5.75
69	109	0	-720,000	182,178	3,110,974	5.73	3,195,661	5.75
70	110	0	-720,000	191,832	3,302,806	5.73	3,391,555	5.75
T@	110	480,000	-720,000	3,302,806	3,302,806	5.73	3,391,555	5.75
71	111	0	-720,000	201,849	3,504,655	5.73	3,597,651	5.75
72	112	0	-720,000	212,219	3,716,874	5.74	3,814,310	5.76
73	113	0	-720,000	222,940	3,939,814	5.74	4,041,890	5.76
74	114	0	-720,000	234,007	4,173,822	5.74	4,280,745	5.76
75	115	0	-720,000	245,401	4,419,223	5.74	4,531,208	5.76
T@	115	480,000	-720,000	4,419,223	4,419,223	5.74	4,531,208	5.76

V2.51.00 C2.01.19. 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: Business Owner

Male Age : 40-Preferred Non-Tobacco Date: 4/1/2021

Initial Death Benefit \$720,073	Initial Payment \$24,000	Non-Guaranteed Interest Rate 6.20%	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
76	116	0	-720,000	257,110	4,676,333	5.74	4,793,600	5.76
77	117	0	-720,000	269,113	4,945,446	5.74	5,068,224	5.76
78	118	0	-720,000	281,388	5,226,833	5.74	5,355,359	5.76
79	119	0	-720,000	293,912	5,520,745	5.74	5,655,260	5.76
80	120	0	-720,000	306,651	5,827,396	5.74	5,968,150	5.76
T@	120	480,000	-720,000	5,827,396	5,827,396	5.74	5,968,150	5.76

V2.51.00 C2.01.19. 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.

Name: Business Owner M/40

Company/ Product: Mutual of Omaha - United of Omaha/ Income Advantage IUL

Product Warning(s)

- The Disb. Cash Value Goal Amount and Disb. Year/@Age to Attain CV Goal options will be ignored when Solve for Max Level Disbursement is not selected.

Client Input Summary

Company: Mutual of Omaha - United of Omaha

April 1, 2021

Product: Income Advantage IUL

Insured

Client Name	Business Owner
Age Last Birthday	40
Sex	Male
Risk Class	Preferred Non-Tobacco
State Code	Nebraska

Solve For

Solve For	Face Solve
Face Solve Option	Minimum Face (Maximum Funded Premium)
Premium Amount	1 to 20 - 2,000 21 to 80 - 0

Disbursements

Disbursements	Y
Disbursement Amount	2 to 21 - 0 22 to 41 - 60,000 42 to 80 - 0
Disbursement Option	Loan
Loan Type	Index
Index Loan Interest Rate	Current
Tax Basis	0
Disb. Cash Value Goal Amount	0
Disb. Year/Age to attain CV Goal	Max

Index Strategy

Allocation	Allocation
Fixed Account	0
One-Year 100% Participation Account	100
One-Year High Participation Account	0
One-Year Uncapped Account	0
Total Allocation Percentage	100%
Illustrative Rate	Illustrative Rate
Fixed Account (Rate)	1 to 121 - Current
One-Year 100% Participation Account (Rate)	1 to 121 - Current
One-Year High Participation Account (Rate)	1 to 121 - Current
One-Year Uncapped Account (Rate)	1 to 121 - Current
Max Illustrative Rate	Maximum Illus. Rate
Fixed Account (Max)	3.00
One-Year 100% Participation Account (Max)	6.20
One-Year High Participation Account (Max)	4.77
One-Year Uncapped Account (Max)	5.84
Current Cap	Current Cap
Fixed Account (Cap)	N/A
One-Year 100% Participation Account (Cap)	10.00
One-Year High Participation Account (Cap)	7.00

Client Input Summary

Company: Mutual of Omaha - United of Omaha

April 1, 2021

Product: Income Advantage IUL

Index Strategy

One-Year Uncapped Account (Cap)	N/A
Participation Rate	Participation Rate
Fixed Account (Par)	N/A
One-Year 100% Participation Account (Par)	100%
One-Year High Participation Account (Par)	140%
One-Year Uncapped Account (Par)	50%

Policy Options

Death Benefit Option	1 to 30 - Increasing 31 to 80 - Level
Premium Mode	BSP
Prevent MEC	Y
Pour-In Amount Regular	1 to 80 - 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	Your Policy Highlights
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Agent Info

Producer Name	Home Office
Producer Office	Mutual of Omaha
Producer Address	Mutual of Omaha Plaza
Producer City	Omaha
Producer State	Nebraska
Producer Zip Code	68175
Producer Phone	4023514804
Producer License Number	9999999

Concept

Concept	IRR-Life Insurance Illustration
Tax Bracket	1 to 80 - 35