

# Fixed Annuity Interest Rates

Effective November 1, 2022

## Ultra-Income<sup>®</sup> SPIA, Income Access<sup>SM</sup> SPIA, Income Annuity with Premium Return, and Deferred Income Protector<sup>SM</sup>

Income Annuity with Premium Return payouts are based on a **5.00%** rate  
*(Up 75 bps from previous rate)*

The most current payouts for our income annuities are available within the WinFlex Web illustration software.

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

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## Ultra-Premier<sup>SM</sup> SPDA

**Minimum Guarantee 0.05%**

**5-year rate increasing 35 bps and 7-year rate increasing 35 bps;** Available in all states except Montana.

5-Year Rate	<b>5.00%</b>
7-Year Rate	<b>5.00%</b>

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## Ultra-Secure<sup>®</sup> Plus SPDA

**Minimum Guarantee 0.25%**

**5-year rate increasing 30 bps and 7-year rate increasing 30 bps;** Available in all states except

5-Year Base Rate	<b>4.45%</b>
7-Year Base Rate	<b>4.55%</b>

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

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## Bonus Flexible Annuity

**Minimum Guarantee 0.05%**

**1<sup>st</sup> year base rate increasing 25 bps;** Available in all states\*

1st Year Base Rate	<b>4.25%</b>
1st Year Bonus	<b>1.00%</b>
1st Year Guaranteed Rate	<b>5.25%</b>

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

**For more information on our annuity products, visit the [Sales Professional Access website](#).**

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

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

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