



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company
3300 Mutual of Omaha Plaza | Omaha, NE 68175

SEPTEMBER 07, 2023

FEMALET 45 TEST
REG
COLUMBUS OH 43085

Policy Number: BU0253502

Dear FEMALET 45 TEST

We are excited to announce a new crediting strategy option on your Indexed Universal Life policy. The table below details the new crediting strategy that has been added to your policy.

Index	BofA U.S. Agility Index*
Guaranteed Minimum Participation Rate	50%
Segment Cap	None
Guaranteed Minimum Floor Rate	0.00%
Segment Term	12 Months
Crediting Method	Point-to-Point

The BofA U.S. Agility Index aims to provide consistent performance in different market environments. It is designed to adapt to changing conditions by rebalancing between equities and fixed income on a daily basis. The index has a 5% volatility target. In comparison, S&P volatility has recently been around 20%. For more information on the new index, please visit the website BofAAgility.ml.com, and consult with your agent to determine whether the new strategy makes sense for you.

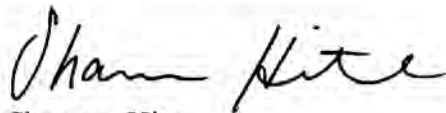
The currently offered participation rate on this strategy is 165% for money that will be swept into the strategy on OCTOBER 10, 2023

(Continued on reverse side)

If you wish to allocate to this new option, please visit our Customer Access website at <https://www3.mutualofomaha.com/customer-access/login>, or call Customer Service at 1-800-775-6000. The allocation form is used to change handling of future premiums paid into the policy. New premiums are swept into index accounts on the 10th of the month following when premiums are received. We need at least a two-day notice before incorporating changes. The transfer form is used to move existing money already in your policy into the new strategy. Money would be moved when your existing strategy matures, which is at the end of the annual point-to-point period.

As a reminder this is a new crediting strategy option on your Indexed Universal Life policy, you are not required to make any changes.

Thank you for the trust you place in United of Omaha. We appreciate the opportunity to serve you as a customer.



Shannon Hite
Chief Customer Service Officer

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