

Fixed Annuity Interest Rates

Effective December 1, 2022

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

Income Annuity with Premium Return payouts are based on a **4.75%** rate (*Decreasing 25 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.*

Ultra-PremierSM SPDA

Minimum Guarantee 0.05%

5-year rate and 7-year rate No Change; Available in all states except Montana.

5-Year Rate 5.00% 7-Year Rate 5.00%

Ultra-Secure® Plus SPDA

Minimum Guarantee 0.25%

5-year rate and 7-year rate No Change; Available in all states except Montana*

5-Year Base Rate 4.45% 7-Year Base Rate 4.55%

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

Bonus Flexible Annuity

Minimum Guarantee 0.05%

1st year base rate No Change; Available in all states*

1st Year Base Rate 4.25% 1st Year Bonus 1.00% 1st Year Guaranteed Rate 5.25%

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.

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

For producer use only. Not for use with the general public.

^{*}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.