

VitalAnnuity Product Details

United of Omaha Insurance Company - Ultra-Secure 5 & 7

Elizabeth Lawson age 5/5/55 in California, quoting Traditional Qualified/Non-Qualified Annuity, with a Premium Type of Any, an Initial Contribution of 1,000,000, and a Surrender Period of Any Length.

General Information				Description
Participation	No			The Ultra-Secure 5 & 7 is a Single Premium Deferred Annuity with a Market Value Adjustment that allows additional contributions. The minimum initial contribution is \$5,000 for Qualified and Non-Qualified. Additional contributions can be made for a minimum of \$500. Systematic withdrawal is an option. Surrender schedules vary by rate term chosen and state. Charges are waived in the event of death (including accidental death or the death of a spouse or minor dependent), disability, entrance into a hospital, admittance into a nursing home, diagnosis of a terminal illness, unemployment, an organ transplant, or damage to primary residence.
FreeLook	30			
Guarantee of Principal	No			
Premium Type	Single w/Addl			
Window After Surrender	30			
Inception Date	5/1/2000			

Current Rates									
Rate Term	Description	Type	Effective Date	Contribution	Min. Rate	Base Rate	Bonus Rate	Bonus Year	Yld. to Surre.
5		Traditional	5/11/2004	\$5,000 - \$99,999	2.0	3.6	1.0	1	3.800
5		Traditional	5/11/2004	\$100,000 - \$1,000,000	2.0	3.75	1.0	1	3.950
7		Traditional	5/11/2004	\$5,000 - \$99,999	2.0	4.05	0.0	0	4.05
7		Traditional	5/11/2004	\$100,000 - \$1,000,000	2.0	4.2	0.0	0	4.2

* Current Yield to Surrender prorates the bonus over the surrender charge period: base rate + [bonus rate (if any) / surrender charge period]. For multi-year guaranteed (MYG/CD) fixed annuities, it is usually the same as average annual yield. Current yield to surrender for traditional products assumes that base rate = renewal rate for the surrender charge period. Since future renewal rates are unknown, actual yield to surrender over the life of the contract may be higher or lower than current yield to surrender.

Surrender Charges															
Description	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
5 year	6.00	6.00	6.00	6.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 year - AL & OK	6.00	6.00	6.00	5.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 year	6.00	6.00	6.00	6.00	5.00	4.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 year - AL & OK	6.00	6.00	6.00	5.00	4.00	3.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

States Available															
AK, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, MT, ND, NE, NM, NV, OH, SD, TN, TX, VA, WV, WY															

Age			Contributions				
			Dollar Amounts		Type of Contributions		
Owner Qualified	0-89		Maximum	\$1,000,000*	Non-Qual.	Yes 401a	No
Owner Non-Qualified	0-89		Min. Qual.	\$5,000	IRA	Yes TSA 403b	No
Annuitant Qualified	0-75		Min. Non-Qual.	\$5,000	IRA Rollover	Yes KEOGH	No
Annuitant Non-Qualified	0-75		Max. Addl. Cont.	\$0	IRA Transfer	Yes Profit Sharing	No
Maturity Age Qualified			Min. Addl. Qual.	\$500	SEP IRA	Yes Pension	No
Maturity Age Non-Qual.			Min. Addl. Non-Qual.	\$500	Spousal IRA	No Term. Funding	No
Max Ann. Age Qual.	0		Ext. Surr. Charges	No	401K	No Other	No
Max Ann. Age Non-Qual.	0		Notes:				
							* Maximum Contribution: Without prior home office approval.

Annuity information current as of 7 July 2004 4:18 PM. All values and information are believed to be accurate. However, accuracy cannot be assured. Information and rates provided by Beacon Research Publications, Inc. Copyright LifeLink Corporation 2003. Prepared by: Ally F Lyle

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Withdrawal			Systematic Options		Waivers	
Annual Free	0				Annuitization	No
Cumulative	Yes	Min. Sys. Withd.	\$0		Bail-Out	No
Interest	No	Monthly	Yes		Death	Yes*
Min. Bal. After Withd.	\$1,000	Quarterly	Yes		Disability	Yes*
Min. Free Withd.	\$0	Semi-Annual	Yes		Hospital	Yes*
Number Ann. Free	0	Annual	Yes		Nursing Home	Yes*
Loan	Yes*	Systematic Qual.	No		Surr. Win	No
MVA	Yes*				Terminal Illness	Yes*
Auto. Termination	No				Unemployment	Yes*
Notes:					Notes:	
* Loan: Maximum 50%, minimum \$1,000 of the Accumulation Value can be borrowed in year one. 3% interest is credited to any loan amounts. Non-qualified plans only. Loan interest calculated in arrears at an annual rate of 4.5%.					* Disability Waiver: Policy owner must meet criteria for Social Security Disability Benefits and be under age 65.	
* Market Value Adjustment: National Version - Interest Adjustment $[(A-B) - .0025 \times (N/12) + 1]$ where: A= The Guaranteed Interest Rate. B= The Initial Guaranteed Rate being credited to new contracts. N= The number of months left before expiration of the current Interest Rate Guarantee Period.					* Death Waiver: The maximum allowable surrender is 50% of the accumulation value for the death of a spouse and 25% for the death of a minor dependent.	
					* Hospital Waiver: 30 day confinement.	
					* Nursing Home Waiver: 30 day elimination period.	
					* Terminal Illness Waiver: 12 month life expectancy.	
					* Unemployment Waiver: 60 day elimination period.	

Fees		Minimum Guaranteed Settlement Options											
Transaction	No	Min. Bal. To Elect	\$1,750	Option Factors*									
Annual Currency	No	Min. Modal Pay	\$20	0	5	10	15	20	30	IR	1/2	2/3	
Annual Percent	No	Min. Guar. Rate	3%	Yr. Cert.	\$17.91	\$9.61	\$6.87	\$5.51	-				
Back End Currency	No	Mort. Table Yr.	1983a	Male	\$5.14	-	-	-	-	\$4.86			
Back End Percent	No	Options		Female	\$4.66	-	-	-	-	\$4.48			
Front End Currency	No	Specific Amt.	Yes	Sgl. Uni.	-	-	-	-	-				
Front End Percent	No	Mutual Agree	No	M/F	-	-	-	-	-				
		Int. Towards Cap.	No	JT. Uni.	-	-	-	-	-				
		Fixed Term Pay	Yes										
		Notes:											
		* Option Factors: All life factors assume age 60 and represent monthly payments for each \$1,000 of net proceeds.											

Company Information	Ratings	
United of Omaha Insurance Company	A.M. Best	A
Mutual of Omaha Plaza	Standard & Poor's	AA-
Omaha NE 68175	Moody's	Aa3
http://www.mutualofomaha.com 402-342-7600	Fitch	AA-
	Comdex	85