

Age-rated annuity



How can an age-rated annuity help you?

Larger lifetime benefit payments or lower premium costs. Either way, you get a guaranteed lifetime income from United of Omaha.

How does this work?

You can get larger lifetime benefit payments or lower premium costs through a process called age rating, which comes into play when you have certain medical conditions.

For example, if you are 65 years old, but have a medical condition that would result in you having the life expectancy of a typical 70-year-old, your “rated age” would be 70.

Age-rating can be an advantage based on your current medical condition, as shown in the examples below.

Example of an increased benefit payment:

Life Only*

Male — \$100,000 Premium

Actual Age — 65 = \$719/month

Rated Age — 70 = \$814/month

Example of a lower premium amount:

Life Only*

Male — \$1,000/monthly benefit

Actual Age — 65 = \$139,155 premium

Rated Age — 70 = \$122,915 premium

United of Omaha has single premium immediate annuities that can offer you age-rated advantages. Ask about Ultra-Income and Income-Access today!

*Assumes a non-premium tax state. Payout based on rates effective 9/1/02.



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UNITED of OMAHA LIFE INSURANCE COMPANY
Omaha, NE 68175