ANNUITIES

FIXED ANNUITY INTEREST RATES

Effective November 2, 2026

Ultra-Income® SPIA, Income Access℠ SPIA and Deferred Income Protector℠

The most current payouts for our income annuities are available within the WinFlex Web illustration software. Ultra-Income® SPIA and Deferred Income Protector℠ are available in all states. Income Access SPIA is available in all states except Washington.

Ultra-Premier℠ SPDA (Minimum Guarantee 0.05%)		
Guarantee Period	**Rate Change**	**Interest Rate**
5-Year Rate	Increasing 20 bps	5.80%
7-Year Rate	Increasing 15 bps	5.90%

Ultra-Secure® Plus SPDA* (Minimum Guarantee 0.25%)			
Guarantee Period	**Rate Change**	**Interest Rate**	
		Up to $50,000	**$50,000+**
5-Year Rate	Increasing 20 bps	5.35%	5.55%
7-Year Rate	Increasing 15 bps	5.50%	5.70%

Bonus Flexible Annuity* (Minimum Guarantee 0.05%)			
Guarantee Period	**Rate Change**	**Interest Rate**	
		Up to $50,000	**$50,000+**
1st Year Base Rate	Increasing 20 bps	5.10%	5.25%
1st Year Bonus		1.00%	1.00%
1st Year Guaranteed Rate		6.10%	6.25%

For more information on our annuity products, visit the Sales Professional Access website.

Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Available in all states except Montana.

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

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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ULTRA ADVANTAGE FIA®

ULTRA ADVANTAGE FIXED INDEX ANNUITY (FIA)® RATES

Effective November 2, 2026

Index Crediting Strategy	Current Rates				
	3-Year Rate	4-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
S&P 500® One-Year 100% Participation	9.50% Cap	9.50% Cap	10.50% Cap	10.50% Cap	10.50% Cap
With Return of Premium	9.00% Cap	9.00% Cap	10.00% Cap	10.00% Cap	10.00% Cap
S&P 500® One-Year 100% Participation With Guaranteed Cap	8.00% Cap	8.00% Cap	8.00% Cap	8.00% Cap	8.00% Cap
With Return of Premium	7.50% Cap	8.00% Cap	7.50% Cap	7.50% Cap	7.50% Cap
S&P 500® One-Year Uncapped	65% Participation	65% Participation	65% Participation	65% Participation	70% Participation
With Return of Premium	60% Participation	60% Participation	60% Participation	60% Participation	65% Participation
S&P 500® One-Year Performance Trigger	8.50% Trigger	8.50% Trigger	8.50% Trigger	8.50% Trigger	8.50% Trigger
With Return of Premium	8.00% Trigger	7.50% Trigger	8.25% Trigger	8.25% Trigger	8.25% Trigger
BofA U.S. Agility Index: One-Year Uncapped	165% Participation	170% Participation	180% Participation	185% Participation	185% Participation
With Return of Premium	160% Participation	165% Participation	170% Participation	175% Participation	175% Participation
Fixed Account	3.90%	3.90%	3.90%	3.90%	3.90%
With Return of Premium	3.65%	3.65%	3.65%	3.65%	3.65%

All indexed strategies use an annual point-to-point crediting method.