This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

Base plan, riders and product features may not be available in all states and may vary by state.

This brochure is only a brief summary of some of the key features of this policy. For more complete information, you should refer to the form of the policy, including any applicable riders and endorsements to the policy, and other materials about the policy that you will receive. We strongly urge you to thoroughly review all of these items and to discuss any questions you have with our licensed agent/producer or with your own professional advisors, as appropriate.

All guarantees subject to the financial strengths and claims-paying ability of the issuing insurance company.

Professional Advantage - GPT Sex Distinct Policy Forms: ICC20L202P, or state equivalent. In FL, D804LFL20P. GPT Unisex Policy Forms: ICC20L203P, or state equivalent. In FL, D805LFL20P.

Life insurance underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000.

Rider Form Numbers: Terminal Illness Accelerated Death Benefit, ICC13L098R, or state equivalent. In FL, D433LNA13R. Chronic Illness Accelerated Death Benefit, ICC13L099R, or state equivalent. In FL, D478LFL13R. Enhanced Surrender Value, ICC14L125R, or state equivalent. In FL, D507LNA14R. Lapse Guard, C507LNA08R, or state equivalent. In FL, C578LFL08R. Guaranteed Insurability, ICC08L006R, or state equivalent. In FL, C574LFL08R. Accidental Death Benefit, 2144L-0989, or state equivalent. Disability Waiver of Policy Charges, 423L-0982, or state equivalent. Disability Continuation of Planned Premium, ICC13L100R, or state equivalent. In FL, D443LNA13R. Dependent Children's, ICC08L007R, or state equivalent. In FL, C575LFL08R. Additional Insured Term (Self), ICC16L157R, or state equivalent. In FL, D624LFL17R. Additional Insured Term (Other), ICC16L158R, or state equivalent. In FL, D625LFL17R. Long-Term Care Rider, ICC17L166R, or state equivalent. In FL, D707LFL18R. Return of Premium Rider ICC23L227R, or state equivalent. In FL, D827LNA22R.

Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

Mutual of Omaha

LIFE INSURANCE

A Unique Solution for Your Life Insurance Needs

Professional Advantage℠ IUL

You might be looking for a way to help protect your family's financial well-being now, while also ensuring your long-term financial goals are taken care of. A Professional Advantage policy is a unique financial solution that can help you get the most out of life, now and into the future, by offering you life insurance protection – and more!

Professional Advantage is an indexed universal life (IUL) insurance policy designed to provide you with:

- Permanent life insurance protection
- An accumulation value that has the potential to increase based on the performance of a market index
- Cash value[1] that can be accessed income tax free[2] to help provide additional funds for college, supplement your retirement income or provide money for emergency expenses
- Competitive loan provisions that may allow you to continue earning interest even when you have taken out a loan from your policy[3]

Issue Ages: 0-85

Minimum Initial Death Benefit: $100,000

Death Benefit Options

Level (Option 1) – Your specified amount of insurance will stay the same throughout your policy.

Increasing (Option 2) – Your death benefit may increase over time and will equal your specified amount of insurance plus the policy's accumulation value.

Premium Payments

Your policy premiums are flexible – you can increase or decrease the amount of your payment. The more you choose to pay, the greater your cash value[1] accumulation potential.

As long as your surrender value is sufficient to cover your monthly deductions, your policy will remain in force.

No-Lapse Protection

By paying premiums equal to or above the no-lapse protection premium, you are guaranteed that your death benefit will last for at least ten years.[4]

After the no-lapse protection period, your policy can continue on a non-guaranteed basis.

Mutual of Omaha
Protect Your Kingdom

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

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Accumulation Value

Your policy's accumulation value earns interest at a rate that is calculated based on the performance of the chosen index or at a current fixed rate of interest. The minimum guaranteed rate for all index interest crediting strategies is 0% and the minimum guaranteed rate for the fixed account is 2%.

Index Interest Crediting Strategies

You can allocate your values among the following four index interest crediting strategies:

- **S&P 500® One-Year 100% Participation**
- **S&P 500® High Participation**
- **S&P 500® One-Year Uncapped**
- **BofA U.S. Agility Index: One-Year Uncapped**

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

Access to Your Cash Value[1]

You have access to your cash value[1] through income-tax-free loans and withdrawals.[2,3] This product offers both standard and index loan options.

Available Riders

You can tailor your policy to meet your specific needs. Your agent/producer can guide you through a thorough discussion of each of the following riders, including the terms, conditions, limitations and costs that may apply.

Included

Accelerated Death Benefit for Terminal Illness – You can receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (as defined in the rider).

Accelerated Death Benefit for Chronic Illness – You can receive a portion of the death benefit early if the insured is chronically ill (as defined in the rider). This benefit can help cover the rising costs of long-term care, although there is no nursing home confinement required.

Guaranteed Refund Option (included on qualifying policies) – Provides seven 60-day windows within which you can surrender your policy and receive your paid premiums back — up to 50% at the end of year 15 and up to 100% at the end of years 20, 21, 22, 23, 24 and 25.[5]

Lapse Guard® – Prevents policies from lapsing and triggering a potentially large taxable event due to outstanding loans.

Optional (With Additional Cost)

Long-Term Care – You can receive a portion of the death benefit early if the insured is chronically ill (as defined in the rider). This rider reimburses you for covered long-term care services. Refer to the Long-Term Care Rider brochure for complete details on the features and benefits provided by this rider.[6]

Guaranteed Insurability – Provides the option to periodically increase the specified amount without additional underwriting at specified intervals and following certain events such as marriage or the birth of a child.

Accidental Death Benefit – Provides an additional death benefit in the event of death due to a covered accident.

Disability Waiver of Policy Charges – In the event of a covered disability, this rider will waive the monthly deduction amount while the disability continues.

Disability Continuation of Planned Premium – In the event of a covered disability, this rider will contribute a specified monthly amount of premium to the policy while the disability continues.

Dependent Children's – Provides coverage for dependent children ages 15 days through 20 years.

Additional Insured Term – Provides an additional death benefit on the primary insured or up to four additional insureds.

1 The amount that may be available through loans and withdrawals, as defined in the contract.

2 For federal income tax purposes, tax-free income assumes (1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); and (2) the policy does not become a modified endowment contract. See IRC §72, 7702(f)(7)(B), 7702A. This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.

3 Any policy withdrawals, loans and loan interest will reduce policy values and benefits.

4 Insureds issue ages 76-79 receive a guarantee to age 85; and, insureds issue ages 80 and over receive a 5-year guarantee.

5 The GRO rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider. Refund is limited to 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans.

6 If you purchase the Long-Term Care Rider, your policy will not include the Accelerated Death Benefit Rider for Chronic Illness.

This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.