

United of Omaha Cash-First

Inflation Protection Options

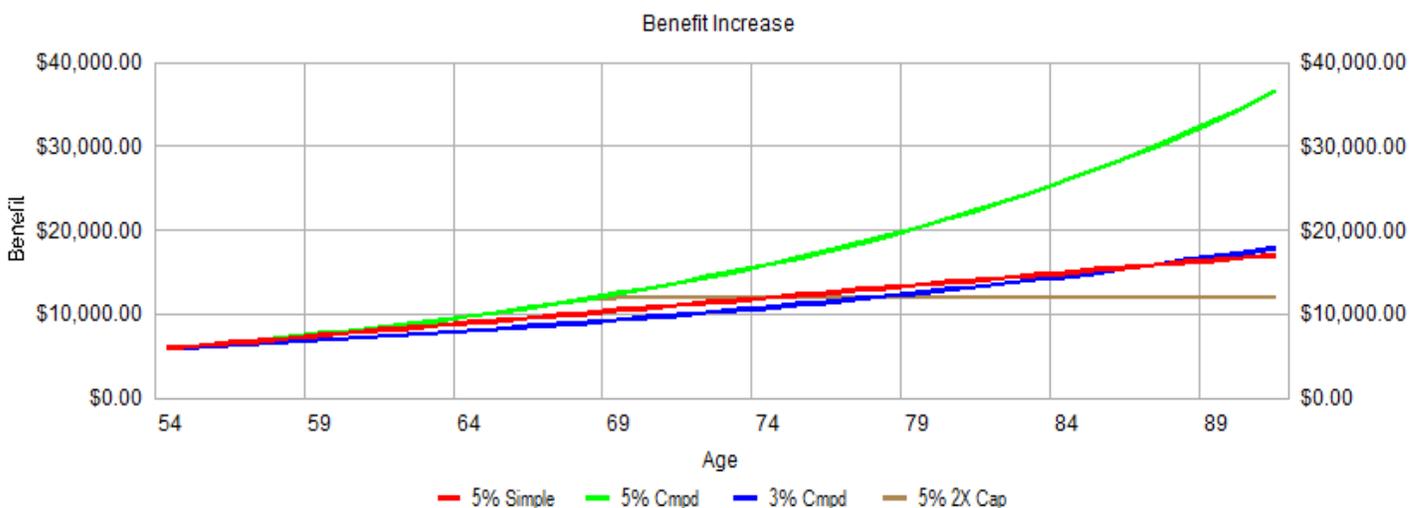
Below is a graph showing how benefits increase over time, depending on which inflation protection option is chosen.

Options such as Guaranteed or Future Purchase Options and Step-Rated options are not graphed, since they depend on choices made by the policyholder in the future.

Client's Name:

Age: 54

Partnership Plan	No	Cash Benefit	40%
Underwriting Class	Preferred	Flex to-Age-85	None
Pool of Money	\$225,000	Rate Guarantee	5 Years
Monthly Benefit	\$6000	Waiver of HHC EP	No
Benefit Period Years	3.1	Spouse Premium Waiver	No
Assisted Living	100%	Survivorship	No
Home Care Benefit	100%	Spouse Security	No
Elimination Period	30 Day	Shared Care	No
Inflation Protection	5% Simple	Partner Discount	None
Nonforfeiture	Contingent	Group Discount	No
Restoration of Benefits	No	Medicare Supp. Discount	No
Return of Premium	To Age 65	Payment Option	Lifetime
Cash First Amount	\$2,400	Modal Factor	Annual



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