Prepared for Tom Swift
Impact of Taxation on Savings Required for Retirement Income

	Benchmark	Tax 1	Tax 2	Tax 3	Tax 4
Gross Investment Rate*	6.20%	6.20%	6.20%	6.20%	6.20%
Percentage Reduction in Gross Investment Rate du€	0.00%	15.00%	20.00%	25.00%	30.00%
Net Investment Rate	6.20%	5.27%	4.96%	4.65%	4.34%
Illustrated non-guaranteed policy expenses using an assumed gross crediting rate of 6.20%.	Required Investment - $42,023	Required Investment - $50,106	Required Investment - $53,150	Required Investment - $56,389	Required Investment - $59,836

Mutual of Omaha / IUL

Policy Year	Age	Annual Policy Expenses	Cumulative Policy Expenses	Benchmark Annual Tax Cost	Benchmark Cumulative Tax Cost	Tax 1 Annual Tax Cost	Tax 1 Cumulative Tax Cost	Tax 2 Annual Tax Cost	Tax 2 Cumulative Tax Cost	Tax 3 Annual Tax Cost	Tax 3 Cumulative Tax Cost	Tax 4 Annual Tax Cost	Tax 4 Cumulative Tax Cost
1	51	4,924	4,924	0	0	466	466	659	659	874	874	1,113	1,113
2	52	5,014	9,938	0	0	813	1,279	1,081	1,740	1,342	2,216	1,592	2,705
3	53	5,127	15,065	0	0	1,252	2,531	1,662	3,401	2,059	4,275	2,440	5,145
4	54	5,246	20,311	0	0	1,714	4,245	2,271	5,672	2,811	7,086	3,325	8,470
5	55	5,370	25,681	0	0	2,200	6,446	2,911	8,583	3,597	10,683	4,248	12,719
6	56	3,889	29,570	0	0	2,713	9,158	3,583	12,166	4,420	15,102	5,212	17,930
7	57	3,998	33,568	0	0	3,252	12,410	4,288	16,454	5,281	20,383	6,217	24,148
8	58	4,112	37,680	0	0	3,819	16,229	5,028	21,481	6,182	26,565	7,266	31,414
9	59	4,236	41,916	0	0	4,416	20,645	5,804	27,286	7,125	33,690	8,360	39,774
10	60	4,388	46,304	0	0	5,045	25,690	6,619	33,905	8,112	41,802	9,502	49,277
11	61	4,178	50,482	0	0	5,707	31,397	7,475	41,380	9,144	50,946	10,694	59,971
12	62	4,429	54,911	0	0	6,404	37,801	8,373	49,753	10,225	61,171	11,937	71,908
13	63	4,719	59,630	0	0	7,138	44,939	9,315	59,068	11,356	72,527	13,234	85,142
14	64	5,052	64,682	0	0	7,910	52,849	10,305	69,373	12,540	85,067	14,588	99,729
15	65	5,412	70,094	0	0	8,723	61,572	11,343	80,716	13,778	98,846	16,000	115,729
16	66	5,802	75,896	0	0	9,579	71,150	12,433	93,149	15,075	113,920	17,473	133,203
17	67	6,216	82,112	0	0	10,479	81,630	13,577	106,726	16,431	130,351	19,011	152,213
18	68	6,671	88,783	0	0	11,428	93,057	14,778	121,504	17,851	148,202	20,615	172,828
19	69	7,179	95,962	0	0	12,426	105,483	16,038	137,541	19,336	167,538	22,289	195,117
20	70	7,768	103,730	0	0	13,477	118,960	17,361	154,902	20,891	188,429	24,035	219,152
21	71	6,259	109,989	0	0	13,081	132,041	16,833	171,735	20,235	208,664	23,256	242,408
22	72	6,149	116,138	0	0	12,664	144,705	16,280	188,015	19,549	228,214	22,443	264,851
23	73	5,973	122,111	0	0	12,225	156,930	15,699	203,714	18,831	247,045	21,595	286,445
24	74	5,690	127,801	0	0	11,763	168,693	15,089	218,804	18,080	265,125	20,710	307,155
25	75	5,265	133,066	0	0	11,277	179,970	14,449	233,253	17,294	282,419	19,787	326,942
26	76	4,653	137,719	0	0	10,765	190,735	13,778	247,031	16,471	298,890	18,823	345,765
27	77	3,831	141,550	0	0	10,225	200,960	13,073	260,104	15,610	314,500	17,818	363,583
28	78	2,749	144,299	0	0	9,658	210,618	12,333	272,437	14,709	329,210	16,769	380,352
29	79	1,654	145,953	0	0	9,061	219,679	11,556	283,993	13,766	342,976	15,674	396,026
30	80	1,951	147,904	0	0	8,432	228,111	10,741	294,734	12,779	355,755	14,533	410,559
31	81	2,304	150,208	0	0	7,770	235,881	9,886	304,620	11,746	367,501	13,341	423,900
32	82	2,718	152,926	0	0	7,073	242,954	8,988	313,607	10,666	378,167	12,098	435,998
33	83	3,202	156,128	0	0	6,339	249,293	8,045	321,653	9,535	387,702	10,801	446,798
34	84	3,774	159,902	0	0	5,567	254,860	7,056	328,708	8,351	396,053	9,447	456,246
35	85	4,448	164,350	0	0	4,754	259,615	6,017	334,726	7,113	403,165	8,035	464,281
36	86	5,241	169,591	0	0	3,899	263,513	4,928	339,653	5,816	408,982	6,562	470,843
37	87	6,168	175,759	0	0	2,998	266,511	3,784	343,437	4,460	413,442	5,024	475,867
38	88	7,237	182,996	0	0	2,049	268,560	2,583	346,020	3,040	416,482	3,420	479,287
39	89	8,438	191,434	0	0	1,051	269,611	1,323	347,343	1,555	418,036	1,746	481,033
40	90	9,745	201,179	0	0	0	269,611	0	347,343	(0)	418,036	0	481,033

*Gross investment rate is the non-guaranteed illustrated policy crediting rate.

Projected coverage to age 120. A policy lapse prior to maturity may have significant taxable consequences. The illustration design modeled herein assumes policy will be held for life of insured. Refer to carrier illustration for values past age 90.

Policy Year	Target Age	Annual Policy Expenses	Cumulative Policy Expenses	Benchmark Annual Tax Cost	Benchmark Cumulative Tax Cost	Tax 1 Annual Tax Cost	Tax 1 Cumulative Tax Cost	Tax 2 Annual Tax Cost	Tax 2 Cumulative Tax Cost	Tax 3 Annual Tax Cost	Tax 3 Cumulative Tax Cost	Tax 4 Annual Tax Cost	Tax 4 Cumulative Tax Cost
25	75	5,265	133,066	0	0	11,277	179,970	14,449	233,253	17,294	282,419	19,787	326,942
30	80	1,951	147,904	0	0	8,432	228,111	10,741	294,734	12,779	355,755	14,533	410,559
35	85	4,448	164,350	0	0	4,754	259,615	6,017	334,726	7,113	403,165	8,035	464,281
37	87	6,168	175,759	0	0	2,998	266,511	3,784	343,437	4,460	413,442	5,024	475,867
40	90	9,745	201,179	0	0	0	269,611	0	347,343	(0)	418,036	0	481,033
45	95	3,463	240,558	0	0	0	269,611	0	347,343	(0)	418,036	0	481,033
50	100	5,524	263,647	0	0	0	269,611	0	347,343	(0)	418,036	0	481,033

Cumulative tax cost assumes any outstanding loan is paid off by income tax free death benefit.

Insurance premium, years to pay, cash value and death benefit are dependent on many non-guaranteed elements that can significantly impact policy performance. To better understand the policy and any non-guaranteed elements, client must review and sign any carrier illustration prior to policy issue. Please note that if variable products are being presented, a variable prospectus must be presented prior to any application.