

a stock company

CONTRACT AMENDMENT RIDER 20 - SUBACCOUNTS

This Rider, effective May 1, 2020, amends Group Annuity Contract No. SAVE-13936 and is subject to all provisions of the Contract, which are not in conflict with this Rider. NOTE: Important information regarding this Rider is contained in the endnotes at the end of this Rider.

TABLE B

Subaccount ¹	Investment Manager	Investment Objective ²	Shareholder Service Fee Paid to United ³	Management Fee Charged by Investment Manager ⁴	+	United Product Charge	=	Total Investment Fee ⁵
MUTUAL FUNDS⁶								
AB Discovery Value Fund	AllianceBernstein LP	Long-term growth of capital	0.10%	0.86%	+	0.25%	=	1.11%
American Century Mid Cap Value Fund	American Century Investments	Long term capital growth	0.00%	0.63%	+	0.35%	=	0.98%
American Funds 2010 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.31%	+	0.35%	=	0.66%
American Funds 2015 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.31%	+	0.35%	=	0.66%
American Funds 2020 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.31%	+	0.35%	=	0.66%
American Funds 2025 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.33%	+	0.35%	=	0.68%
American Funds 2030 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.35%	+	0.35%	=	0.70%
American Funds 2035 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.37%	+	0.35%	=	0.72%
American Funds 2040 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.38%	+	0.35%	=	0.73%

Subaccount¹	Investment Manager	Investment Objective²	Shareholder Service Fee Paid to United³	Management Fee Charged by Investment Manager⁴	+	United Product Charge	=	Total Investment Fee⁵
American Funds 2045 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.38%	+	0.35%	=	0.73%
American Funds 2050 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.39%	+	0.35%	=	0.74%
American Funds 2055 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.40%	+	0.35%	=	0.75%
American Funds 2060 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.41%	+	0.35%	=	0.76%
American Funds 2065 Target Date Retirement Fund®	Capital Group	Depending on proximity to target date, seeks varying degrees of growth, income and conservation of capital.	0.00%	0.44%	+	0.35%	=	0.79%
American Funds EuroPacific Growth Fund®	Capital Group	Long term growth of capital	0.00%	0.49%	+	0.35%	=	0.84%
BlackRock High Yield Bond Portfolio	BlackRock Advisors LLC	Maximize total returns, consistent with income generation and prudent investment management	0.00%	0.50%	+	0.35%	=	0.85%
BlackRock Total Return Fund	BlackRock Advisors LLC	Seeks total return that exceeds that of Bloomberg Barclays U.S. Aggregate Bond Index	0.00%	0.38%	+	0.35%	=	0.73%
Boston Trust Midcap Fund	Boston Trust Investment Management	Long term capital growth	0.25%	0.98%	+	0.10%	=	1.08%
Carillon Eagle Mid Cap Growth Fund	Carillon Tower Advisors	Long term capital appreciation	0.20%	0.75%	+	0.15%	=	0.90%
Causeway International Value Fund	Causeway Capital Management LLC	Long-term growth of capital and income	0.00%	0.88%	+	0.35%	=	1.23%
ClearBridge Small Cap Growth Fund	Legg Mason Partners Fund Advisor LLC	Long-term growth of capital	0.00%	0.78%	+	0.35%	=	1.13%
Cohen & Steers Institutional Realty Shares	Cohen & Steers Capital Management Inc	Maximum total return	0.10%	0.75%	+	0.25%	=	1.00%
DFA TA World ex US Core Equity Portfolio	Dimensional Fund Advisors	Long term capital appreciation	0.00%	0.36%	+	0.35%	=	0.71%

Subaccount¹	Investment Manager	Investment Objective²	Shareholder Service Fee Paid to United³	Management Fee Charged by Investment Manager⁴	+	United Product Charge	=	Total Investment Fee⁵
Franklin Growth Fund	Franklin Advisers Inc	Capital appreciation	0.15%	0.59%	+	0.20%	=	0.79%
Goldman Sachs Small Cap Value Fund	Goldman Sachs Asset Management LP	Long-term capital appreciation	0.10%	0.95%	+	0.25%	=	1.20%
Harbor Capital Appreciation Fund	Harbor Capital Advisors Inc	Long-term growth of capital	0.00%	0.58%	+	0.35%	=	0.93%
Hartford Schrodgers International Multi-Cap Value Fund	Hartford Funds Management Company LLC	Seeks long term capital appreciation	0.00%	0.77%	+	0.35%	=	1.12%
Invesco Oppenheimer Global Fund	OppenheimerFunds Inc	Capital appreciation	0.25%	0.83%	+	0.10%	=	0.93%
JPMorgan Equity Income Fund	JP Morgan Investment Management	Capital appreciation and current income	0.00%	0.49%	+	0.35%	=	0.84%
JPMorgan Large Cap Growth Fund	JP Morgan Investment Management	Long term capital appreciation	0.00%	0.44%	+	0.35%	=	0.79%
John Hancock Disciplined Value Mid Cap Fund	John Hancock Investment Mgt Svcs LLC	Long-term growth of capital with current income as a secondary objective	0.10%	0.86%	+	0.25%	=	1.11%
LSV Value Equity Fund	LSV Asset Management	Long term growth of capital	0.00%	0.64%	+	0.35%	=	0.99%
MFS® Growth Fund	Massachusetts Financial Services Co	Capital appreciation	0.15%	0.67%	+	0.20%	=	0.87%
MFS® International Growth Fund	Massachusetts Financial Services Co	Capital appreciation	0.15%	0.85%	+	0.20%	=	1.05%
MFS® Mid Cap Growth Fund	Massachusetts Financial Services Co	Capital appreciation	0.15%	0.88%	+	0.20%	=	1.08%
MFS® Mid Cap Value Fund	Massachusetts Financial Services Co	Capital appreciation	0.00%	0.69%	+	0.35%	=	1.04%
MFS® Value Fund	Massachusetts Financial Services Co	Capital appreciation	0.15%	0.57%	+	0.20%	=	0.77%

Subaccount¹	Investment Manager	Investment Objective²	Shareholder Service Fee Paid to United³	Management Fee Charged by Investment Manager⁴	+	United Product Charge	=	Total Investment Fee⁵
Metropolitan West Total Return Bond Fund	Metropolitan West Asset Management LLC	Maximize long-term total return	0.10%	0.44%	+	0.25%	=	0.69%
Nationwide Geneva Small Cap Growth Fund	Nationwide Fund Advisors	Seeks long term capital appreciation	0.25%	0.96%	+	0.10%	=	1.06%
PGIM QMA Small-Cap Value Fund	Prudential Investments LLC	Above-average capital appreciation	0.00%	0.63%	+	0.35%	=	0.98%
PIMCO All Asset Fund	Pacific Investment Management Co LLC	Seeks maximum real return, consistent with preservation of real capital and prudent investment management.	0.00%	1.12%	+	0.35%	=	1.47%
T Rowe Price Spectrum Conservative Allocation Fund	T Rowe Price Associates Inc	Seeks highest total return over time, consistent with primary emphasis on income & secondary emphasis on capital growth	0.15%	0.62%	+	0.20%	=	0.82%
T Rowe Price Spectrum Moderate Allocation Fund	T Rowe Price Associates Inc	Seeks highest total return over time, consistent with emphasis on capital growth and income	0.15%	0.73%	+	0.20%	=	0.93%
T Rowe Price Spectrum Moderate Growth Allocation Fund	T Rowe Price Associates Inc	Seeks highest total return over time, consistent with emphasis on capital growth and secondary emphasis on income	0.15%	0.79%	+	0.20%	=	0.99%
Templeton Global Total Return Fund	Franklin Advisers Inc	Total investment return through interest income, capital appreciation and currency gains	0.15%	0.84%	+	0.20%	=	1.04%
Vanguard® Equity Income Fund	Vanguard Group Inc	Above-average level of current income and reasonable long-term capital appreciation.	0.00%	0.18%	+	0.35%	=	0.53%
Vanguard® FTSE Social Index Fund	Vanguard Group Inc	Track the performance of an index that measures return of large and mid-cap stocks	0.00%	0.14%	+	0.35%	=	0.49%
Vanguard® Global Equity Fund	Vanguard Group Inc	Long-term appreciation of capital	0.00%	0.48%	+	0.35%	=	0.83%
Vanguard® International Growth Fund	Vanguard Group Inc	Long term capital appreciation	0.00%	0.32%	+	0.35%	=	0.67%
Vanguard® International Value Fund	Vanguard Group Inc	Long term capital appreciation	0.00%	0.38%	+	0.35%	=	0.73%
Vanguard® Mid-Cap Growth Index Fund	Vanguard Group Inc	Track the performance of an index that measures return of mid-cap growth stocks	0.00%	0.07%	+	0.35%	=	0.42%

Subaccount¹	Investment Manager	Investment Objective²	Shareholder Service Fee Paid to United³	Management Fee Charged by Investment Manager⁴	+	United Product Charge	=	Total Investment Fee⁵
Vanguard® Mid-Cap Value Index Fund	Vanguard Group Inc	Track the performance of an index that measures return of mid-cap value stocks	0.00%	0.07%	+	0.35%	=	0.42%
Vanguard® Target Retirement Income Fund	Vanguard Group Inc	Current income and some capital appreciation	0.00%	0.12%	+	0.35%	=	0.47%
Vanguard® Target Retirement 2015 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.13%	+	0.35%	=	0.48%
Vanguard® Target Retirement 2020 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.13%	+	0.35%	=	0.48%
Vanguard® Target Retirement 2025 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.13%	+	0.35%	=	0.48%
Vanguard® Target Retirement 2030 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.14%	+	0.35%	=	0.49%
Vanguard® Target Retirement 2035 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.14%	+	0.35%	=	0.49%
Vanguard® Target Retirement 2040 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.14%	+	0.35%	=	0.49%
Vanguard® Target Retirement 2045 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.15%	+	0.35%	=	0.50%
Vanguard® Target Retirement 2050 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.15%	+	0.35%	=	0.50%
Vanguard® Target Retirement 2055 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.15%	+	0.35%	=	0.50%
Vanguard® Target Retirement 2060 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.15%	+	0.35%	=	0.50%
Vanguard® Target Retirement 2065 Fund	Vanguard Group Inc	Capital appreciation and current income	0.00%	0.15%	+	0.35%	=	0.50%
Vanguard® US Growth Fund	Vanguard Group Inc	Long-term appreciation of capital	0.00%	0.28%	+	0.35%	=	0.63%

Subaccount ¹	Investment Manager	Investment Objective ²	Shareholder Service Fee Paid to United ³	Management Fee Charged by Investment Manager ⁴	+	United Product Charge	=	Total Investment Fee ⁵
Vanguard® Windsor II Fund	Vanguard Group Inc	Long-term growth of capital and, secondarily, some dividend income	0.00%	0.26%	+	0.35%	=	0.61%
Wells Fargo Emerging Markets Equity Fund	Wells Fargo Funds Management LLC	Long-term capital appreciation	0.15%	1.20%	+	0.20%	=	1.40%
William Blair Small-Mid Cap Growth I Fund	William Blair & Company LLC	Long-term appreciation of capital	0.15%	1.10%	+	0.20%	=	1.30%
MANAGED PORTFOLIOS								
Small Company Fund	Wellington Management Company LLP	Capital appreciation	0.00%	0.63%	+	0.35%	=	0.98%
Stadion Cyclical Trend Strategy ⁷	Stadion Money Management LLC	Seeks to track long-term equity trends	0.00%	0.15%	+	0.57%	=	0.72%
Stadion Domestic Equity Strategy ⁷	Stadion Money Management LLC	Seeks to track US capitalization returns	0.00%	0.13%	+	0.57%	=	0.70%
Stadion Dynamic Trend Strategy ⁷	Stadion Money Management LLC	Seeks to participate in intermediate to short-term trends while trying to avoid large losses of bear markets	0.00%	0.14%	+	0.57%	=	0.71%
Stadion International Equity Strategy ⁷	Stadion Money Management LLC	Seeks to track world ex US returns	0.00%	0.10%	+	0.57%	=	0.67%
Stadion Long Duration Fixed Income Strategy ⁷	Stadion Money Management LLC	Seeks to track long duration (10+ Year) USD fixed income returns	0.00%	0.10%	+	0.57%	=	0.67%
Stadion Short Duration Fixed Income Strategy ⁷	Stadion Money Management LLC	Seeks to track short duration (1-5 Year) USD fixed income returns	0.00%	0.12%	+	0.57%	=	0.69%
T Rowe Price Growth Stock Portfolio	T Rowe Price Associates Inc	Long-term growth of capital and, secondary, dividend income	0.00%	0.43%	+	0.35%	=	0.78%
COLLECTIVE / COMMINGLED FUNDS								
Bond Index Fund	State Street Global Advisors	Match total return of Bloomberg Barclays Government/Credit Bond Index, gross of fees	0.00%	0.04%	+	0.35%	=	0.39%

Subaccount ¹	Investment Manager	Investment Objective ²	Shareholder Service Fee Paid to United ³	Management Fee Charged by Investment Manager ⁴	+	United Product Charge	=	Total Investment Fee ⁵
Emerging Markets Index Fund	State Street Global Advisors	Match closely the returns of the cap weighted MSCI Emerging Markets Index	0.00%	0.17%	+	0.35%	=	0.52%
GlidePath Retirement(sm) 2015 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.41%	+	0.35%	=	0.76%
GlidePath Retirement(sm) 2020 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.42%	+	0.35%	=	0.77%
GlidePath Retirement(sm) 2025 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.42%	+	0.35%	=	0.77%
GlidePath Retirement(sm) 2030 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.43%	+	0.35%	=	0.78%
GlidePath Retirement(sm) 2035 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.43%	+	0.35%	=	0.78%
GlidePath Retirement(sm) 2040 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.42%	+	0.35%	=	0.77%
GlidePath Retirement(sm) 2045 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.41%	+	0.35%	=	0.76%
GlidePath Retirement(sm) 2050 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.41%	+	0.35%	=	0.76%
GlidePath Retirement(sm) 2055 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.41%	+	0.35%	=	0.76%
GlidePath Retirement(sm) 2060 ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.41%	+	0.35%	=	0.76%
GlidePath Retirement(sm) 2065 ⁸	Wilmington Trust NA	Long-term Capital growth	0.00%	0.41%	+	0.35%	=	0.76%
GlidePath Retirement(sm) Income ⁸	Wilmington Trust NA	Long-term capital growth	0.00%	0.40%	+	0.35%	=	0.75%
Growth Stock Index Fund	State Street Global Advisors	Track performance, gross of fees, of an index that measures investment return of domestic large cap growth stocks	0.00%	0.03%	+	0.35%	=	0.38%

Subaccount ¹	Investment Manager	Investment Objective ²	Shareholder Service Fee Paid to United ³	Management Fee Charged by Investment Manager ⁴	+	United Product Charge	=	Total Investment Fee ⁵
International Stock Index Fund	State Street Global Advisors	Track performance of an index that measures investment return of stocks from developed markets outside North America	0.00%	0.07%	+	0.35%	=	0.42%
Mid-Cap Stock Index Fund	State Street Global Advisors	Track performance, gross of fees, of an index that measures investment return of domestic mid cap stocks	0.00%	0.04%	+	0.35%	=	0.39%
Small Cap Growth Stock Index Fund	State Street Global Advisors	Match, as closely as practicable, before expenses, the performance of the Russell 2000 Growth Index over the long term	0.00%	0.05%	+	0.35%	=	0.40%
Small Cap Stock Index Fund	State Street Global Advisors	Track performance, gross of fees, of an index that measures investment return of domestic small cap stocks	0.00%	0.04%	+	0.35%	=	0.39%
Small Cap Value Stock Index Fund	State Street Global Advisors	Match, as closely as practicable, before expenses, the performance of the Russell 2000 Value Index over the long term	0.00%	0.05%	+	0.35%	=	0.40%
Stable Value Fund ⁷	Columbia Management Investment Advisers LLC	Preserve principal and income while maximizing current income	0.00%	0.41%	+	0.35%	=	0.76%
Stock Market Index Fund	State Street Global Advisors	Match, as closely as possible, return of the S&P 500 Stock Index	0.00%	0.02%	+	0.35%	=	0.37%
TIPS Index Fund	State Street Global Advisors	Match, as closely as practicable, before expenses, performance of Bloomberg Barclays US TIPS Index over the long term	0.00%	0.04%	+	0.35%	=	0.39%
Value Stock Index Fund	State Street Global Advisors	Track performance, gross of fees, of an index that measures return of domestic large cap value stocks	0.00%	0.03%	+	0.35%	=	0.38%
ASSET ALLOCATION MODELS								
Directions 1 - Conservative ⁸	State Street Global Advisors	Seeks to provide stability of income, with some exposure to stocks (20%) for capital appreciation, while attempting to minimize overall risk over the long term	0.00%	0.22%	+	0.45%	=	0.67%
10% Bond Index Fund	State Street Global Advisors		0.00%	0.02%		0.05%		
20% Stock Market Index Fund	State Street Global Advisors		0.00%	0.04%		0.09%		
20% TIPS Index Fund	State Street Global Advisors		0.00%	0.04%		0.09%		
50% Stable Value Fund	Columbia Management		0.00%	0.11%		0.23%		

	Investment Advisers LLC							
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Subaccount ¹	Investment Manager	Investment Objective ²	Shareholder Service Fee Paid to United ³	Management Fee Charged by Investment Manager ⁴	+	United Product Charge	=	Total Investment Fee ⁵
Directions 2 - Moderately Conservative ⁸	State Street Global Advisors	Attempts to provide income in combination with potential for some growth of capital over the long term	0.01%	0.15%	+	0.44%	=	0.59%
15% TIPS Index Fund	State Street Global Advisors		0.00%	0.02%		0.07%		
2.5% PGIM QMA Small-Cap Value Fund	Prudential Investments LLC		0.00%	0.00%		0.01%		
2.5% Small Company Fund	Wellington Management Company LLP		0.00%	0.00%		0.01%		
20% Stock Market Index Fund	State Street Global Advisors		0.00%	0.03%		0.09%		
5% Causeway International Value Fund	Causeway Capital Management LLC		0.00%	0.01%		0.02%		
5% MFS® International Growth Fund	Massachusetts Financial Services Co		0.01%	0.01%		0.02%		
50% Bond Index Fund	State Street Global Advisors		0.00%	0.08%		0.22%		
Directions 3 - Moderate ⁸	State Street Global Advisors	Seeks capital appreciation and income over the long term	0.01%	0.22%	+	0.44%	=	0.66%
30% Stock Market Index Fund	State Street Global Advisors		0.00%	0.07%		0.13%		
35% Bond Index Fund	State Street Global Advisors		0.00%	0.08%		0.15%		
5% Emerging Markets Index Fund	State Street Global Advisors		0.00%	0.01%		0.02%		
5% PGIM QMA Small-Cap Value Fund	Prudential Investments LLC		0.00%	0.01%		0.02%		
5% Small Company Fund	Wellington Management Company LLP		0.00%	0.01%		0.02%		
5% TIPS Index Fund	State Street Global Advisors		0.00%	0.01%		0.02%		
7.5% Causeway International Value Fund	Causeway Capital Management LLC		0.00%	0.02%		0.03%		
7.5% MFS® International Growth Fund	Massachusetts Financial Services Co		0.01%	0.02%		0.03%		

Subaccount¹	Investment Manager	Investment Objective²	Shareholder Service Fee Paid to United³	Management Fee Charged by Investment Manager⁴	+	United Product Charge	=	Total Investment Fee⁵
Directions 4 - Moderately Aggressive ⁸	State Street Global Advisors	Seeks long term capital appreciation with some opportunity for income	0.02%	0.31%	+	0.43%	=	0.74%
10% Emerging Markets Index Fund	State Street Global Advisors		0.00%	0.03%		0.04%		
12.5% Causeway International Value Fund	Causeway Capital Management LLC		0.00%	0.04%		0.05%		
12.5% MFS® International Growth Fund	Massachusetts Financial Services Co		0.02%	0.04%		0.05%		
15% Bond Index Fund	State Street Global Advisors		0.00%	0.05%		0.06%		
35% Stock Market Index Fund	State Street Global Advisors		0.00%	0.11%		0.15%		
5% PGIM QMA Small-Cap Value Fund	Prudential Investments LLC		0.00%	0.02%		0.02%		
5% Small Company Fund	Wellington Management Company LLP		0.00%	0.02%		0.02%		
5% TIPS Index Fund	State Street Global Advisors		0.00%	0.02%		0.02%		

Subaccount ¹	Investment Manager	Investment Objective ²	Shareholder Service Fee Paid to United ³	Management Fee Charged by Investment Manager ⁴	+	United Product Charge	=	Total Investment Fee ⁵
Directions 5 - Aggressive ⁸	State Street Global Advisors	Seeks maximum capital appreciation over the long term	0.02%	0.42%	+	0.43%	=	0.85%
10% PGIM QMA Small-Cap Value Fund	Prudential Investments LLC		0.00%	0.04%		0.04%		
10% Small Company Fund	Wellington Management Company LLP		0.00%	0.04%		0.04%		
15% Causeway International Value Fund	Causeway Capital Management LLC		0.00%	0.06%		0.06%		
15% Emerging Markets Index Fund	State Street Global Advisors		0.00%	0.06%		0.06%		
15% MFS® International Growth Fund	Massachusetts Financial Services Co		0.02%	0.06%		0.06%		
35% Stock Market Index Fund	State Street Global Advisors		0.00%	0.15%		0.15%		
International Developed Countries Fund ⁸	State Street Global Advisors	Seeks long-term capital appreciation	0.07%	0.87%	+	0.28%	=	1.15%
50% Causeway International Value Fund	Causeway Capital Management LLC		0.00%	0.44%		0.14%		
50% MFS® International Growth Fund	Massachusetts Financial Services Co		0.08%	0.44%		0.14%		

UNITED OF OMAHA LIFE INSURANCE COMPANY


Corporate Secretary

May 1, 2020

¹ Fund availability varies by Plan. Table B lists all of the Subaccounts available under the Contract for Contractholder selection.

² A full description of the investment objective is provided in each fund's investment profile, available at http://www.getretirementright.com/fund_profiles.

³ The investment manager may pay a portion of the "Management Fee Charged by Investment Manager" to United as revenue sharing for the services United provides to the investment manager in recordkeeping the Plan's investments. The "Shareholder Service Fee Paid to United" is disclosed separately herein but is actually part of the "Management Fee Charged by Investment Manager".

⁴ Percentage may change from time to time, as determined by the investment manager. Most current "Management Fee Charged by Investment Manager" may be found at http://www.getretirementright.com/investment_info/fund_profiles_all.html.

⁵ The investment fees shown in Table B are in addition to the administrative fee set forth in the Contract. Investment fees are charged based on the fund's average daily net assets. The total investment fee will reduce the Net Asset Value as specified in Sections 1.19 and 3.04 of the Contract.

⁶ Any special provisions, if applicable, will be stated in the mutual fund's fund profile, available at http://www.getretirementright.com/fund_profiles (e.g., trading restrictions).

⁷ Subaccount not available for Participant directed investment on a stand alone basis.

⁸ Total investment fee is for illustrative purposes only and has been construed according to the target allocations for each Subaccount. Actual total investment fee will accrue according to each underlying offering's position each day and is subject to change.

*Call 1-800-679-6019 to present inquiries, obtain information about coverage and resolve complaints.

