



UNITED of OMAHA LIFE INSURANCE COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
402 342 7600  
mutualofomaha.com

June 21, 2004

MAURINE HAMILTON  
9008 EAST DR  
AUSTIN TX 78753-5112

ALFRED HAMILTON  
Coverage ID: UA7722948  
UA8497367  
UA8497368

Dear Mrs. Hamilton:

We have approved your claim on the policies insuring Alfred Hamilton. The total benefit amount is \$315,840.26.

Your benefit payment is being placed in a Total Access Benefits Service (T.A.B.S.) account. T.A.B.S. is a checking account that guarantees safety and pays competitive interest rates. T.A.B.S. also gives you easy access and complete control of your money. We provide this service to you at no cost.

You should receive a personalized checkbook for your account within a few days. The State Street Bank and Trust Company in Boston, Massachusetts will process your checks -- with no monthly fees -- on behalf of United of Omaha. Whenever you need to use some of your proceeds, just write a check for \$250 or more, up to the full amount in your account.

Policies UA7722948, UA8497367, and UA8497368 are nonqualified annuity and only the interest earned is fully taxable. We are reporting \$39086.80 as taxable income for you in the tax year 2004. In 2005, you will receive a tax statement (Form 1099R) documenting this. We urge you to discuss this situation with your tax advisor as soon as possible.

If you have any questions about your T.A.B.S. account, please call toll free at 1-800-247-9772. We offer a full range of services and are here to help.

Sincerely,

Clara Lange  
Individual Retirement Plan Services  
Retirement Plans Division