Access & Performance

Single Premium Deferred Annuities

With 3, 4, 5, 6 & 7 Year Rate Guarantees

UNITED LIFE INSURANCE COMPANY

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The Power of Tax Deferral allows annuities to grow much faster than alternative vehicles because you:

- Earn interest on your principal.
- Earn interest on your interest.
- Earn interest on money you normally pay in taxes.
- Never pay tax on interest until you take it out.
- Decide on the best time to withdraw your money.

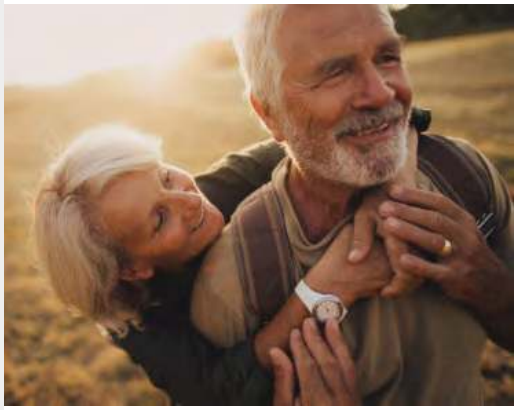
Annuities allow you to defer taxation on the growth during your higher-earning years, then liquidate later during your retirement years when you are likely at a lower tax bracket.

No Front-End Charges or Annual Fees

- 100% of your money is working for you from day one!

Waiver of Surrender Charges Included
Surrender charges are waived if the annuitant becomes confined to a nursing home or is diagnosed by a physician with a life expectancy of 12 months or less. Maximum surrender-free withdrawal amount available under the rider is $50,000 per year or $200,000 in a lifetime. This feature is not available in California.

Surrender charges are also waived in the event of annuitant's death.



You choose the product and time frame that works best for your plans and goals. The company guarantees a crediting rate for that chosen period. Your money is safe from market fluctuations, which helps to foster financial peace of mind.

After the guarantee period is over, you can renew for another term, leave it sit as liquid funds earning the company portfolio rate, or create an ongoing income stream for retirement. Choices and timing are up to you.

Withdrawals are subject to income taxation for the tax year that the withdrawals are made. If withdrawals are made prior to age 59 1/2, they may also be subject to an IRS penalty. If you have Qualified funds, the IRS does enforce Required Minimum Distributions beginning at age 72.

Which Single Premium Deferred Annuity (SPDA) is a Good Fit for You?

Product Fit	When ***greater liquidity*** is important to you		When a ***higher crediting rate*** is your primary goal		
Product Name	**ACCESS SPDA**		**PERFORMANCE SPDA**		
	SPDA–4	**SPDA–6**	**SPDA–3**	**SPDA–5**	**SPDA–7**
Guarantee Period	4 years	6 years	3 years	5 years	7 years
Issue Ages	0–100	0–89	0–100	0–89	0–89
Surrender Charges	4, 4, 3, 2%	6, 5, 4, 3, 2, 1%	8, 7, 6%	8, 7, 6, 5, 4%	8, 7, 6, 5, 4, 3, 2%
Single Premium - Tier 1* **Single Premium - Tier 2***	$5,000–$9,999 $10,000+ earns a higher rate		$25,000–$99,999 $100,000+ earns a higher rate		
Withdrawal Features	Free withdrawals for: • Required Minimum Distributions • 10% of accumulated value per year or accumulated interest, whichever is greater. Withdrawals in excess of free withdrawal provisions made during surrender charge period will incur surrender charge.		Free withdrawals for: • Required Minimum Distributions • Withdrawal of up to prior year's accumulated interest **OR** option to withdraw up to 10% of accumulated value (lower crediting rate applies when electing the latter withdrawal privilege). Withdrawals in excess of free withdrawal provisions made during surrender charge period will incur surrender charge and Market Value Adjustment.**		

Visit with your financial professional or agent to determine which plan may be right for you and check on current crediting rates.

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**Guarantee contingent on maintaining minimum contract values.*

***The MVA is an adjustment to the amount withdrawn, which could be negative or positive for the policyholder. The MVA amount is based on the difference between the treasury interest rates at the time of withdrawal and at issue. If rates have increased since issue, a positive MVA is created and will decrease the amount being surrendered. If interest rates go down, a negative MVA is created and will increase the amount being surrendered. Even with an MVA, in no event will the cash value of the policy be less than the Guaranteed Minimum Cash Surrender Value (87.5% of the single premium for the policy, minus withdrawals/surrenders, accumulated at the Basic Interest Rate).*

Benefits are only generally described here. Product and rider availability may vary by state. Read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as described here and the policy issued to you, the provisions of the policy will prevail.

Not FDIC insured • Not guaranteed • Not a deposit • Not insured by any federal agency • Charges may apply • May go down in value

United Life Insurance Company is a highly-capitalized insurance company, dedicated to providing quality products and personal service to our agents and policyholders. Our knowledgeable staff of insurance professionals provide a standard of service that is unsurpassed in the insurance industry.

Established in 1962, our company has built a solid reputation for offering high-value products that are simple and straight-forward. Annuities and permanent life insurance are our principal products. We also offer long-term care insurance riders and term life insurance.

United Life is located in Cedar Rapids, Iowa, and is licensed in most states from coast to coast with independent agencies including representatives of financial institutions and advisors through broker-dealer groups.

Call us and talk to a person who can help you.

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