

# ACCESS SINGLE PREMIUM DEFERRED ANNUITY



The **guaranteed rates** of United Life's Access Single Premium Deferred Annuities (SPDA) could help provide financial peace of mind.

You choose the guarantee period that fits with your financial goals. Each option includes:

- Tax-deferred growth at a guaranteed rate of return
- Free withdrawals for Required Minimum Distributions or up to 10% each year
- \*Nursing home & terminal illness waiver of charges

## CREDITING INTEREST RATES

Effective 11/1/2020

GUARANTEE PERIOD	PREMIUMS & CREDITING RATES	EARLY SURRENDER PENALTY
<b>ACCESS SPDA</b>	<b>\$10,000+</b>	
<b>4 YEAR</b> - Available through age 100	<b>1.60%</b>	4, 4, 3, 2%
<b>6 YEAR</b> - Available through age 89	<b>2.05%</b>	6, 5, 4, 3, 2, 1%

*The 10% free withdrawal option is automatically included on Access SPDAs at no extra cost. No surrender charge is imposed if annuitant dies during surrender period. If owner is different from annuitant, a surrender charge is imposed if owner dies during surrender period. For tax advice contact your attorney or tax advisor.*

*\*Nursing Home & Terminal Illness rider not available in California.*

*Guarantees contingent on maintaining minimum contract values. Benefits are only generally described here. Product and rider availability may vary by state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail.*

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

UNITED LIFE PRODUCTS AVAILABLE THROUGH:

**UNITED LIFE**  
INSURANCE COMPANY

Cedar Rapids, IA 52401 • 800-637-6318 • UnitedLife.com

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