

PERFORMANCE SINGLE PREMIUM DEFERRED ANNUITY



The **guaranteed rates** of United Life's Performance 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
- *Nursing home & terminal illness waiver of charges

CREDITING INTEREST RATES

Effective 11/1/2020

GUARANTEE PERIOD	PREMIUMS & CREDITING RATES		EARLY SURRENDER PENALTY
PERFORMANCE SPDA WITH MARKET VALUE ADJUSTMENT (MVA)**	\$100,000+	\$25,000-\$99,999	
3 YEAR	2.15%	1.85%	8, 7, 6%
5 YEAR	2.20%	2.05%	8, 7, 6, 5, 4%
7 YEAR	2.25%	2.10%	8, 7, 6, 5, 4, 3, 2%

Withdrawal of up to prior year's accumulated interest is available each year starting in the second contract year. Or, a 10% withdrawal option may be added to the Performance SPDAs at issue at a cost of 15 basis points each year. 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.

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.

*Nursing Home & Terminal Illness waiver not available in California.

**The MVA is a market value adjustment to the amount withdrawn, which could be negative or positive for the policyholder, based on the difference between the treasury rates at the time of withdrawal and at issue. 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 of 1.00%).

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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