

# INTEREST RATE BULLETIN

As of September 1st, 2020

The interest rate applied to a contract is the crediting rate as of the date that the application (with cash or 1035/transfer form) is received at United Life. Actual APY may be reduced due to withdrawals.

## ACCESS SINGLE PREMIUM DEFERRED ANNUITIES

SPDA-4	<b>1.80% APY</b>	<b>\$10,000+</b> , 4-year conditional guarantee for single premiums.
	1.30% APY	\$5,000-\$9,999, 4-year conditional guarantee, earns 2.00% until end of first policy year.
SPDA-6	<b>2.15% APY</b>	<b>\$10,000+</b> , 6-year conditional guarantee for single premium.
	1.65% APY	\$5,000-\$9,999, 6-year conditional guarantee, earns 2.25% until end of first policy year.

## PERFORMANCE SINGLE PREMIUM DEFERRED ANNUITIES WITH MARKET VALUE ADJUSTMENT (MVA)

SPDA-3*	<b>2.30% APY</b>	<b>\$100,000+</b> , 3-year conditional guarantee.
	2.00% APY	\$25,000-\$99,999, 3-year conditional guarantee.
SPDA-5*	<b>2.50% APY</b>	<b>\$100,000+</b> , 5-year conditional guarantee.
	2.35% APY	\$25,000-\$99,999, 5-year conditional guarantee.
SPDA-7*	<b>2.50% APY</b>	<b>\$100,000+</b> , 7-year conditional guarantee.
	2.35% APY	\$25,000-\$99,999, 7-year conditional guarantee.

## FLEX FLEXIBLE PREMIUM DEFERRED ANNUITIES

<b>2.15%</b>	All new premiums received are guaranteed at the current rate at the time of deposit until December 31, 2020
<b>IMPORTANT UPDATE:</b> To access new applications & forms, or to complete the <b>required Product-Specific Training</b> , please go to Agent portal at <a href="http://UnitedLife.com">UnitedLife.com</a>	<b>PREMIUM CUTOFF DATES FOR LIFE, FLEX &amp; SPIA: September 8, 15, 22, 30.</b> <b>COMMISSIONS:</b> Paid as earned the business day after each cutoff, as minimums are met. <ul style="list-style-type: none"><li>• Automatic deposit/ACH weekly for Access &amp; Performance SPDA</li><li>• Automatic deposit/ACH minimum payout for all others is \$50 weekly or \$25 monthly.</li><li>• Minimum for paper checks is \$250 weekly or \$25 monthly.</li></ul>

**\*If you elect to add the Penalty Free Withdrawal rider (allowing for up to 10% of the accumulated value or interest from issue to be withdrawn company penalty free), the crediting rate will be 15 bps less.**

**Basic Interest Rate (BIR)** for deferred annuities issued July 1, 2020, through December 31, 2020 is 1.00%. This is the new BIR (policy guarantee rate) for policies coming out of surrender or that fall below \$5,000 annuity fund value during that time.

**Portfolio Rate** for monies Out of surrender or not otherwise conditionally guaranteed is 1.00% in 2020. Policies out of surrender or not otherwise conditionally guaranteed earn the higher of their policy guarantee rate or the portfolio rate.

**The date that determines the interest rate to be applied to the policy is the date we receive the application and the money or the 1035 exchange/qualified transfer form. Back-dating and future-dating to get a higher rate is not allowed.**

**For New Biz & Renewals:** a 1035 exchange or qualified transfer form holds the rate for 45 days from the date it and the application are date-stamped as received by our office. The rate is held whether rates go up or down in the meantime. For renewals, the 1035 exchange or qualified transfer will be processed on the renewal date.

A reminder that applications must be received no later than 3 p.m. CDT the business day prior to an interest rate change effective date.

**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**  
INSURANCE COMPANY

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