

January 27, 2025 CREDITING RATES

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

ACCESS SPDA	\$10,000+	\$5,000– \$9,999	
GUARANTEE PERIOD	PREMIUMS & CREDITING RATES		EARLY SURRENDER PENALTY
4 YEAR - Available through age 100	<b>3.25%</b>	<b>2.75%</b>	4, 4, 3, 2%
6 YEAR - Available through age 89	<b>3.45%</b>	<b>2.95%</b>	6, 5, 4, 3, 2, 1%

PERFORMANCE SPDA with Market Value Adjustment (MVA)**	\$100,000+	\$25,000– \$99,999	
GUARANTEE PERIOD	PREMIUMS & CREDITING RATES		EARLY SURRENDER PENALTY
3 YEAR - Available through age 100	<b>3.60%</b>	<b>3.40%</b>	8, 7, 6%
5 YEAR - Available through age 89	<b>5.15%</b>	<b>4.95%</b>	8, 7, 6, 5, 4%
7 YEAR - Available through age 89	<b>5.10%</b>	<b>4.90%</b>	8, 7, 6, 5, 4, 3, 2%

Talk to a financial professional about how an annuity could fit into your retirement plans.

Access and Performance SPDA issued January 27 through June 30, 2025, have a Basic Interest Rate (BIR) of 3% during the surrender period. The BIR (the guaranteed minimum interest rate) then permanently changes to the BIR (no less than 1%) for newly issued policies. Rate also applies to SPDAs coming out of surrender as noted. Refer to policy for details.

Portfolio Rate for monies out of surrender or not otherwise conditionally guaranteed is 1.00% in 2025. Policies out of surrender or not otherwise conditionally guaranteed earn the higher of their policy guarantee rate or the portfolio rate.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at United Life. If money is received within that period and the rates have changed, we will guarantee\* the higher rate. If we do not receive the money within the 60-day period, we will guarantee\* the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. \* Subject to the terms of the policy.

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

Access and Performance SPDA are underwritten and issued through United Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. Surrender charges may apply. For tax advice contact your tax advisor.

The 10% free withdrawal option is included on Access SPDAs at no extra cost. Performance SPDA includes annual withdrawals up to the prior year's accumulated interest starting in the second contract year. 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.

\*\*A Market Value Adjustment (MVA) may apply to Performance SPDA for surrenders.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC18 LIU-880, which may vary by state.

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