

January 05, 2026 CREDITING RATES

WealthChoice® is a fixed indexed annuity with interest crediting options that include a fixed rate and multiple methods tied to market indices—providing **opportunities for diversification, wealth accumulation, and financial security** without experiencing losses during market downturns. New money rates below may not be applicable to policy renewals.

CREDITING METHODS	5-Year	7-Year	10-Year w/ Bonus ¹	10-Year No Bonus
1-Year Fixed Rate	5.00%	5.00%	5.00%	5.00%
S&P 500® Index				
Annual Point-to-Point Cap	10.25%	10.50%	6.50%	10.00%
Bailout Cap Rate ²	6.25%	6.50%	3.50%	7.50%
Annual Point-to-Point Par Rate	45.00%	45.00%	25.00%	40.00%
Annual Point-to-Point Performance Trigger ³	7.00%	7.10%	5.30%	6.70%
Monthly Sum Cap	2.50%	2.50%	2.00%	2.25%
Barclays Global Quality Index ⁴				
Annual Point-to-Point Par Rate	160%	165%	125%	165%
S&P 500® Dynamic Intraday TCA Index ⁴				
Annual Point-to-Point Cap	12.75%	13.00%	8.00%	11.00%
Horizon Ascend 5%® Index				
Annual Point-to-Point Par Rate	145%	150%	100%	140%

¹ The Bonus rate on WealthChoice 10 is currently 10.00%. ² Bailout Cap Rate depends on the Contract Issue Date; it is not subject to the 60-day rate lock.

³ Performance Trigger Threshold is currently 0.00%.

⁴ United Life guarantees the rate on the Barclays Global Quality Index and S&P 500 Dynamic Intraday TCA Index for the surrender charge period. The first-year rate could be higher if the new money crediting rate decreases before a contract is issued.

For Fixed Indexed Annuities issued January 5 through June 30, 2026, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.65% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.65% applies to fixed rate funds.

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

Understanding Crediting Methods

Annual Point-to-Point Cap Indexed Account. Index growth is calculated from one contract anniversary to the next. If index growth is positive, the policyholder receives the lesser of the index growth and the cap rate.

Annual Point-to-Point Bailout Cap. If the next declared cap rate for this crediting strategy falls below the bailout rate during the surrender charge period, the surrender charges and Market Value Adjustment are waived for the total Account Value for a 30-day window.

Annual Point-to-Point Performance Trigger Indexed Account. This method measures the underlying index growth using two points in time: the beginning index value and the ending index value for the Contract Year. If there is an increase in the value of that index that equals or exceeds the Trigger Threshold, then the Indexed Credit Percentage equals the Interest Trigger. If there is a decrease in value of that index or the increase is less than the Trigger Threshold, then the Indexed Credit Percentage is zero.

Annual Point-to-Point Participation Indexed Account. Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a Participation Percentage to determine the indexed interest to be credited on the contract anniversary.

Monthly Sum Cap Indexed Account. This method uses the twelve monthly changes in the underlying index during the Contract Year, subject to a Monthly Change Percentage Cap, and is based on the sum of all the monthly changes in the index (positive, negative, or no change). On each Contract Anniversary, these twelve monthly Indexed Change Percentages, each not to exceed the Monthly Change Percentage Cap, are added together to determine the Indexed Credit Percentage for the Contract Year. Negative monthly changes have no downside limit and can reduce the maximum Indexed Interest Credit, but the resulting Indexed Interest Credit will never be less than zero.

WealthChoice Fixed Indexed Annuity is underwritten and issued through United Life Insurance Company. Rates shown are effective as of January 05, 2026 and are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of United Life. Surrender charges and Market Value Adjustment may apply.

Please read the policy for details. 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 ICC19-UNL-FIA02. Form number may vary by state. For tax advice contact your tax advisor.

The **S&P 500® Price Return Index** is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by **United Life Insurance Company**. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). United Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index.

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The **Horizon Ascend 5%™ Index** is a trademark of Horizon Investments®, LLC ("Horizon") and has been licensed for use for certain purposes by or on behalf of the annuity. The Index is the exclusive property of Horizon and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of **United Life Insurance Company**, the annuity, or the annuity contract owners. The annuity is not sold, sponsored, endorsed or promoted by Horizon or any other party involved in, or related to, making or compiling the Index.

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

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

The initial 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 60-day period and the rates have changed, we will guarantee the higher rate for one contract year. 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.** Renewal rates depend on the Contract Issue Date: the application received date does not impact any rates beyond the first contract year.

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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 Annual Percentage Yield (APY) reflects compounding and may decrease with withdrawals.

ACCESS SPDA		\$10,000+	\$5,000– \$9,999	
GUARANTEE PERIOD	PREMIUMS & CREDITING RATES		EARLY SURRENDER PENALTY	
4 YEAR – Available through age 100	3.25%	2.75%	4, 4, 3, 2%	
6 YEAR – Available through age 89	3.45%	2.95%	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	3.60%	3.40%	8, 7, 6%	
5 YEAR – Available through age 89	5.10%	4.90%	8, 7, 6, 5, 4%	
7 YEAR – Available through age 89	5.25%	5.05%	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 5 through June 30, 2026, have a Basic Interest Rate (BIR) of 2.40% 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 2026. 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.

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LegacyAccel[®] Index Universal Life is a customizable life insurance vehicle paired with three dynamic cash value acceleration opportunities: a fixed interest account and two options that follow market indices. Funds can be allocated to any combination of options and can be reallocated each contract anniversary.

Fixed Rate		3.00%
INDEX	CREDITING METHOD	CURRENT RATE
S&P 500 [®] Price Return	Annual Point-to-Point Cap	10.00%
S&P 500 [®] MARC 5 Excess Return	Annual Point-to-Point Par Rate	200.00%

Talk to a financial professional about how a life insurance plan could fit into your retirement plans.

The initial interest rate is set by the date the application is received. Rates are held for 45 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 45-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.

LegacyAccel IUL is 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.

Living Benefit Rider not available in California.

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 ICC20 FPIUL, which may vary by state.

The S&P 500[®] Price Return Index and S&P[®] MARC 5% Excess Return Index are products of S&P Dow Jones Indices, LLC, a division of S&P Global, or its affiliates ("SPDJI") and have been licensed for use by United Life Insurance Company. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). United Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Price Return Index and S&P[®] MARC 5% Excess Return Index.

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.

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SPIA **Single Premium Income Annuities** ****Interest Rate Factors**

Issue Age	Life Only	Life with Period Certain					Life & Full Cash Refund
		5 years	6-9 years	10 years	11-15 years	16+ years	
0-69	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%
70-79	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%
80-89	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%
90	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
91+	1.50%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%

Period Certain Only					
1-5 years	6-9 years	10 years	11-15 years	16-20 years	21+ years
3.00%	3.05%	3.10%	3.25%	3.55%	3.55%

**These interest rate factors are used to arrive at our calculated payouts. For SPIA, the effective date of the policy is the date we receive the money. 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 3 p.m. Central Time on the business day prior to the effective date of an interest rate decrease to hold the higher rate. Subject to the terms of the policy.

Single Premium Income Annuities are underwritten and issued through United Life Insurance Company. Rates shown are subject to change. Guarantees are backed by the financial strength and claims paying ability of the company. For tax advice contact your tax advisor.

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 ICC12 LIU-392, which may vary by state.

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EXISTING POLICIES



Universal Life Rates For Existing Universal Life Policies

If contract was issued with a higher guaranteed rate, that rate prevails. Universal Life is currently not available for new sales.

UNI-3	UNI-2	UNI-1
3.00%	4.00%	4.00%

Flexible Premium Deferred Annuities (FPDA) for Existing Policies

If a contract was issued at a higher guaranteed rate, that rate prevails. FPDAs are no longer available for new sales.

2.80%