

# INTEREST RATE BULLETIN

As of October 1, 2021

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>1.60% APY</b>	<b>\$10,000+</b> , 4-year conditional guarantee for single premiums.
	1.10% APY	\$5,000-\$9,999, 4-year conditional guarantee, earns rate above 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 rate above until end of first policy year.

## PERFORMANCE

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

SPDA-3*	<b>2.00% APY</b>	<b>\$100,000+</b> , 3-year conditional guarantee.
	1.80% APY	\$25,000-\$99,999, 3-year conditional guarantee.
SPDA-5*	<b>2.70% APY</b>	<b>\$100,000+</b> , 5-year conditional guarantee.
	2.50% APY	\$25,000-\$99,999, 5-year conditional guarantee.
SPDA-7*	<b>2.80% APY</b>	<b>\$100,000+</b> , 7-year conditional guarantee.
	2.60% 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, 2021
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**IMPORTANT UPDATE:** To access new applications & forms, or to complete the **required Product-Specific Training**, please go to Agent portal at [UnitedLife.com](http://UnitedLife.com)

#### PREMIUM CUTOFF DATES FOR LIFE, FLEX & SPIA: **October 8, 15, 22, 29.**

**COMMISSIONS:** Paid as earned the business day after each cutoff, as minimums are met.

- Automatic deposit/ACH minimum payout for all others is \$50 weekly or \$25 monthly.
- Minimum for paper checks is \$250 weekly or \$25 monthly.
- Note: SPDA & WealthChoice FIA commission deposits process daily.

**\*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to add the Penalty Free Withdrawal rider (allowing for up to 10% of the accumulated value or interest from issue to be withdrawn company penalty free), the crediting rate will be 15 bps less.**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, 2021 through Dec. 31, 2021 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 2021. 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 45 days from the date that the application is date-stamped as received at United Life. If money is received within that 45-day 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 3 p.m. 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.

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

## WealthChoice Fixed Indexed Annuity

INDEX	CREDITING METHOD	NEW MONEY RATE*
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>5 YEAR</b>	Annual Point-to-Point Par Rate	<b>70.00%</b>
	Annual Point-to-Point Par Rate	<b>25.00%</b>
	Annual Point-to-Point Cap	<b>4.50%</b>
	Monthly Sum Cap	<b>1.00%</b>
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>7 YEAR</b>	Annual Point-to-Point Par Rate	<b>80.00%</b>
	Annual Point-to-Point Par Rate	<b>30.00%</b>
	Annual Point-to-Point Cap	<b>5.00%</b>
	Monthly Sum Cap	<b>1.00%</b>
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>10 YEAR (No Bonus)</b>	Annual Point-to-Point Par Rate	<b>100.00%</b>
	Annual Point-to-Point Par Rate	<b>35.00%</b>
	Annual Point-to-Point Cap	<b>4.00%</b>
	Monthly Sum Cap	<b>1.25%</b>
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>10 YEAR (with Premium Bonus)</b>	Annual Point-to-Point Par Rate	<b>60.00%</b>
	Annual Point-to-Point Par Rate	<b>25.00%</b>
	Annual Point-to-Point Cap	<b>3.00%</b>
	Monthly Sum Cap	<b>1.00%</b>
<b>Fixed Rate</b>		<b>1.50%</b>

\*Rates may not be applicable to existing policy renewals.

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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.*

*Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit or guaranteed by any bank, bank affiliate, or credit union.*

*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.*

*A 45-Day Rate Lock is based on the date the application is date-stamped as received by United Life. Applications received by 3:00 pm CST will be credited with the rates on that day. Applications received after 3:00 pm CST will be credited as of the next day.*

## Legacy Accel Indexed Universal Life

INDEX	CREDITING METHOD	CURRENT RATE *
<b>S&amp;P 500® Price Return</b>	Annual Point-to-Point Cap	<b>8.00%</b>
<b>S&amp;P 500® MARC 5 Excess Return</b>	Annual Point-to-Point Par Rate	<b>140.00%</b>
<b>Fixed Rate</b>		<b>2.50%</b>

*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 ("SPDJ") 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 varies by state (refer to LIP-499 for details). 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.*

A 45-Day Rate Lock is based on the date the application is date-stamped as received by United Life. Applications received by 3:00 pm CST will be credited with the rates on that day. Applications received after 3:00 pm CST will be credited as of the next day.

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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	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
70-79	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%
80-89	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%
90	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
91+	.50%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%

### Period Certain Only

1-5 years	6-9 years	10 years	11-15 years	16-20 years	21+ years
1.90%	2.00%	2.25%	2.20%	2.45%	2.65%

\*\*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.

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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 in order to hold the higher rate. \*Subject to the terms of the policy.

## 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
3.50%	4.00%	4.00%

## BENEFIT PLUS ACCOUNT

For Beneficiary Accounts: 0.25%