

## April 01, 2024 CREDITING RATES

The interest rate applied to a contract is the crediting rate as of the date that the application (in good order) is received at United Life. Actual APY may be reduced due to withdrawals.

### ACCESS Single Premium Deferred Annuities

SPDA-4	3.85%	\$10,000+, 4-year conditional guarantee for single premiums.
	3.35%	\$5,000-\$9,999, 4-year conditional guarantee, earns rate above until end of first policy year.
SPDA-6	3.95%	\$10,000+, 6-year conditional guarantee for single premiums.
	3.45%	\$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*	5.10%	\$100,000+, 3-year conditional guarantee.
	4.90%	\$25,000-\$99,999, 3-year conditional guarantee.
SPDA-5*	5.25%	\$100,000+, 5-year conditional guarantee.
	5.05%	\$25,000-\$99,999, 5-year conditional guarantee.
SPDA-7*	5.50%	\$100,000+, 7-year conditional guarantee.
	5.30%	\$25,000-\$99,999, 7-year conditional guarantee.

**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)

**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, and SPIA commission deposits process daily.

**PREMIUM CUTOFF DATES FOR LIFE:**

April 08                  April 15                  April 22                  April 30

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to add the Penalty Free Withdrawal rider (allowing for up to 10% of the accumulated value or interest from issue to be withdrawn company penalty free), the crediting rate will be 15 bps less.

SPDAs issued Jan. 1 through June 30, 2024 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 2024. Policies out of surrender or not otherwise conditionally guaranteed earn the higher of their policy guarantee rate or the portfolio rate.

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

## April 01, 2024 CREDITING RATES

WealthChoice Fixed Indexed Annuity		
Index	Crediting Method	New Money Rate*
Barclays Global Quality Index	Annual Point-to-Point Par Rate	180.00%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	155.00%
S&P 500® 5 YEAR	Annual Point-to-Point Par Rate	50.00%
	Annual Point-to-Point Cap	11.65%
	Monthly Sum Cap	3.50%
Barclays Global Quality Index	Annual Point-to-Point Par Rate	185.00%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	160.00%
S&P 500® 7 YEAR	Annual Point-to-Point Par Rate	55.00%
	Annual Point-to-Point Cap	11.95%
	Monthly Sum Cap	3.50%
Barclays Global Quality Index	Annual Point-to-Point Par Rate	185.00%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	160.00%
S&P 500® 10 YEAR (No Bonus)	Annual Point-to-Point Par Rate	55.00%
	Annual Point-to-Point Cap	12.00%
	Monthly Sum Cap	3.50%
Barclays Global Quality Index	Annual Point-to-Point Par Rate	145.00%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	120.00%
S&P 500® 10 YEAR (5% Premium Bonus)	Annual Point-to-Point Par Rate	45.00%
	Annual Point-to-Point Cap	10.75%
	Monthly Sum Cap	3.50%
<b>Fixed Rate</b>		<b>5.25%</b>

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

United Life guarantees the Initial Guaranteed Minimum Indexed Interest Participation Percentage on the Barclays Global Quality Index for the surrender charge period. The first-year rate could be higher if the new money crediting rate decreases before the contract is issued.

For Fixed Indexed Annuities issued Jan. 1 through June 30, 2024, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.75% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.75% applies to fixed rate funds through the life of the contract.

**Neither Barclays Bank PLC** ("BB PLC") nor any of its affiliates (collectively, "Barclays") is the issuer or producer of fixed index annuities and Barclays has no responsibilities, obligations or duties to policyholders in fixed index annuities. The Barclays Global Quality Index (the "Index"), together with any Barclays indices that are components of the Index is licensed for use by **United Life Insurance Company ("ULIC")** as the issuer or producer of fixed index annuities (the "Issuer"). Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the fixed index annuities or policyholders in the fixed index annuities. Additionally, **ULIC** as the Issuer may for itself execute transaction(s) with Barclays in or relating to the Index in connection with fixed index annuities. Policyholders acquire fixed index annuities from **ULIC** and policyholders neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making a purchase in fixed index annuities. Fixed index annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the fixed index annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, policyholders or to other third parties in respect of the use or accuracy of the Index or any data included therein.

**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.

**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 ("SPDJ") 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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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.

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**April 01, 2024 CREDITING RATES**

LegacyAccel™ Indexed Universal Life		
INDEX	CREDITING METHOD	CURRENT RATE
S&P 500® Price Return	Annual Point-to-Point Cap	12.00%
S&P 500® MARC 5 Excess Return	Annual Point-to-Point Par Rate	220.00%
Fixed Rate		3.00%

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 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.

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 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.

**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.

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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
3.00%	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%
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