

Choose a Happy Retirement

with

WEALTH CHOICE

FIXED INDEXED ANNUITY

Flexible growth and income opportunities for your retirement needs.

The freedom to make choices, including how to plan for retirement without worrying about outliving your resources, is a common goal. For flexible options to help fund those retirement dreams, look to a WealthChoice Fixed Indexed Annuity (FIA) from United Life.

With its simplicity and rich guarantees* WealthChoice may support your retirement through:

- **Payouts for Life**

A source of **strong and flexible** income payouts for life – whether for an individual or couple – via an optional Guaranteed Living Benefit Rider.**

- **Growth Opportunities**

Allocation strategies well-aligned for your choice of growth opportunities.

- **Accumulation Options**

Reliable accumulation options with protection from market downturns.

A Source of

Strong



Flexible

Income Payouts
for Life





Live more of your retirement dreams with the freedom to enjoy them all – from simply kicking back and relaxing to exploring a variety of activities. WealthChoice can also help deliver the best of two worlds – growth potential and income – there is no need to choose just one or sacrifice one for the other. Instead, you secure a balanced strategy with two benefits!

WealthChoice provides numerous growth advantages including:

- **Crediting Strategies**
A selection of competitive interest crediting strategies that creates a diversified tool that could perform well in varying financial environments. Options range from a fixed account with a guaranteed* interest rate to indexed accounts^ that are linked to the performance of, but not invested in, well-known market indexes.
- **Tax-Deferred Compounding**
Tax-deferred compounding that can help fuel the growth of your account because it allows your funds to increase faster by delaying taxes until a later date.
- **Protection**
Protection from market downturns.

Why stop with growth alone when WealthChoice could deliver income advantages as well?

United Life's enhanced Guaranteed Living Benefit Rider** provides reliable lifetime payments with new, higher payout factors. Highlights of this optional rider, available for a modest annual cost of 0.95%, include:

- ▶ **Flexibility**
No lengthy waiting period before the opportunity to receive this benefit. The flexibility is yours; continue to accumulate your account value to maximize income later or start receiving an income stream in as little as 30 days.
- ▶ **Choices**
The option to select payout rates for level or increasing income. And there are NO reductions for joint life payouts – the choices are yours!
- ▶ **Continued Growth**
When selecting the increasing income option, your payments continue to grow at 3%, even after the account value is depleted.

30 Days Start receiving Income in as little as 30 days

Payout Rates The choices are yours!

3% Growth Payouts can continue to grow at 3%

Visit with your financial professional today to see if United Life's WealthChoice FIA is a good fit to help turn your retirement goals into reality.

*WealthChoice Fixed Indexed Annuity is underwritten and issued through United Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company.

** The GLBR rider fee charged is 0.95% of accumulated policy value at each policy anniversary. The fee is frozen once payouts begin and is not assessed once the account value is depleted.

^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.

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

Please note: Benefits are only generally described here. Product availability and features 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. ICC19-UL-FIA02 ICC19-UL-GLBR02