

Gift annuities are perfect for

- Birthdays
- Holidays
- Anniversaries
- Any special occasion

You've raised a wonderful family, shaping their character with your gifts of love and understanding. You gave them lasting gifts from your heart—now leave them a monetary gift from your smart planning.

Talk to your United Life agent to find out how.

The Gift Annuity

Give a financial gift that keeps giving for years to come.

Birthday Annuity Example: Mom wants to give $1,000 to each child on their birthdays for the rest of their lives. That amount determines the premium needed for each annuity, based on the age of her children.

JACK Son, 58	**JOY** Daughter, 48	**JIM** Son, 52
$19,117 Premium**	**$22,314 Premium****	**$20,867 Premium****

This example shows three Single Premium Immediate Annuities* set up by the owner (Mom). Her three children are designated as annuitants and has named each as a contingent owner and payee. Each child's spouse is listed as their respective beneficiary.**

Mom chose their birthdays for the time of the annual payout, though a gift annuity can be set up for any special occasion.

*This example is for hypothetical purposes only. Your annuity may perform better or worse than this example.

Depending upon the amount of the gift and other gifts the annuitant may have received from the mother that year, this gift could be subject to a gift tax. Based on calculations using the interest rate factor of 3.50 percent in August of 2019. Rates vary by payout type and issue month. There are many other options available should this particular one not fit the needs of your client.

**In this case, she has chosen a life with full cash refund annuity so that if the child dies before the amount of the premium has been exhausted, his or her beneficiary will still receive a benefit. She has set the payment date four to five days before each child's birthday to allow time for mailing.

Annuities are long-term investments. Any money dedicated to this purchase should not be money that would be needed to cover your future expenses. Guaranteed interest rates are based on the claims-paying ability of the underlying insurance company. Surrender charges may apply. Withdrawals are subject to ordinary income taxes, and if made before age 59½, may be subject to a 10-percent penalty.

Benefits are only generally described here. Products and 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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