Looking for a **guaranteed** way to supplement your income?

SPIA
SINGLE-PREMIUM INCOME ANNUITY

Your United Life financial professional may have the solution with a **fixed-rate income annuity plan.**



There are many options available to customize your income payments.

It's simple. You choose:

- **The source of the premium to fund the income payment stream:** You may choose after-tax dollars you have on hand, or you may wish to minimize the taxation of qualified money or non-qualified funds that have accrued tax-deferred interest.
- **How long the payments are guaranteed:** For your lifetime, a specific number of years, or a combination thereof.
- **The method of payment:** By check, direct deposit or funds transfer.
- **How you want the payments allocated:** The payments may be directed to you, or to multiple payees; a portion may be withheld for taxes and another portion directed to pay life insurance premiums, with the rest going to you.

If this is your goal...	then consider this payout option.
Guaranteed income for a specified period of time	Period certain payout
Guaranteed income for a lifetime	Lifetime benefit
Guaranteed income for a specified period, but no less than a lifetime.	Lifetime benefit with period uncertain

More options:

With the **increasing benefit option**, your payments can increase by a specified percent each year, to help keep up with cost of living increases.

A **liquidity feature** allows a one-time withdraw of 25-75% of the unpaid value on period certain payouts, in case you need access to the funds for any reason.

To learn more, talk to your United Life financial professional today.

A Medicaid-friendly endorsement is optional. This can be selected on the SPIA application, making the contract itself non-transferable, and removes the Liquidity Feature from Period Certain payouts. For the purpose of qualifying for Medicaid, the SPIA payments are considered as 'income' but the underlying SPIA value itself is no longer considered as an 'asset'. The State may require the owner to assign SPIA payments to the Nursing Home to offset Medicaid.

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.

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 when surrender charges are applied

(800) 637.6318
unitedlife.com
UNITEDLIFE INSURANCE COMPANY