SPDA
SINGLE-PREMIUM
DEFERRED ANNUITY

UNITEDLIFE
INSURANCE COMPANY

Effective Date September 04, 2026

The guaranteed rates of United Life's Performance Single Premium Deferred Annuities (SPDA) could help provide financial peace of mind. You choose the guarantee period that fits with your financial goals. Each option includes:

- Tax-deferred growth at a guaranteed rate of return
- Free withdrawals for Required Minimum Distributions
- Nursing home & terminal illness waiver of charges*

CREDITING INTEREST RATES Annual Percentage Yield (APY) reflects compounding & may decrease with withdrawals.

ACCESS SPDA Single Premium Deferred Annuity	$10,000+	$5,000-$9,999	
GUARANTEE PERIOD	PREMIUMS & CREDITING RATES		EARLY SURRENDER PENALTY
4 YEAR - Available through age 100	**3.25%**	**2.75%**	4, 4, 3, 2%
6 YEAR - Available through age 89	**3.45%**	**2.95%**	6, 5, 4, 3, 2, 1%

Talk to a financial professional about how an annuity could fit into your retirement plans.

Access SPDAs issued September 4 through Dec. 31, 2026, have a Basic Interest Rate (BIR) of 2.90% 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 2026. 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 60 days from the date that the application is date-stamped as received at United Life. If money is received within that period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 60-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.

Access SPDA is underwritten and issued through United Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. Surrender charges may apply. For tax advice contact your tax advisor.

*Nursing Home & Terminal Illness rider not available in California.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC18 LIU-880, which may vary by state.

The 10% free withdrawal option is automatically included on Access SPDAs at no extra cost. No surrender charge is imposed if annuitant dies during surrender period.

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

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