



UNITED LIFE INSURANCE COMPANY
Product-at-a-Glance

	SPDA Single Premium Deferred Annuity	FPDA Flexible Premium Deferred Annuity																																																
Product specifications	Fixed, No Load Deferred Annuity (ICC12 LIU-7)	Fixed, No Load Deferred Annuity (ICC12 LIU-55)																																																
Policy fee/loads	None	None																																																
Issue Ages	0-100	0-80																																																
Interest	<p>SPDA 4—4-Yr. minimum guarantee \$10,000 and up at applicable current rate; Under \$10,000 at 1/2% less.</p> <p>SPDA 5—5-yr. minimum guarantee \$10,000 and up at applicable current rate; Under \$10,000 at 1/2% less.</p> <p>SPDA 6—6 yr. minimum guarantee \$10,000 and up at applicable current rate; Under \$10,000 at 1/2% less.</p>	<p>United Life Insurance Company guarantees that premium contributions earn to the end of the calendar year the current interest rate for the month of contribution. Thereafter, all monies on account 12/31 of any calendar year will earn the annual rate declared by the Board of Directors, but never less than the interest rate unconditionally guaranteed in the policy. Any new premiums paid in the subsequent year would again earn based on the current rate for the month of premium contribution.</p>																																																
Surrender charge*	<table border="1"> <thead> <tr> <th>Year</th> <th>SPDA 4</th> <th>SPDA 5</th> <th>SPDA 6</th> </tr> </thead> <tbody> <tr><td>1</td><td>4%</td><td>5%</td><td>6%</td></tr> <tr><td>2</td><td>4%</td><td>4%</td><td>5%</td></tr> <tr><td>3</td><td>3%</td><td>3%</td><td>4%</td></tr> <tr><td>4</td><td>2%</td><td>2%</td><td>3%</td></tr> <tr><td>5</td><td>0%</td><td>1%</td><td>2%</td></tr> <tr><td>6</td><td>0%</td><td>0%</td><td>1%</td></tr> </tbody> </table>	Year	SPDA 4	SPDA 5	SPDA 6	1	4%	5%	6%	2	4%	4%	5%	3	3%	3%	4%	4	2%	2%	3%	5	0%	1%	2%	6	0%	0%	1%	<table border="1"> <thead> <tr> <th>Year</th> <th>FPDA</th> <th>Year</th> <th>FPDA</th> </tr> </thead> <tbody> <tr><td>1</td><td>7%</td><td>5</td><td>4%</td></tr> <tr><td>2</td><td>7%</td><td>6</td><td>3%</td></tr> <tr><td>3</td><td>6%</td><td>7</td><td>2%</td></tr> <tr><td>4</td><td>5%</td><td>8</td><td>1%</td></tr> </tbody> </table>	Year	FPDA	Year	FPDA	1	7%	5	4%	2	7%	6	3%	3	6%	7	2%	4	5%	8	1%
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Payment mode	Single Premium	Annual – Semiannual Quarterly – Monthly – EFT																																																
Minimum premium	\$5,000	Need at least \$20 per month (\$240 total) 1st year only.																																																
Features Withdrawal privileges**	<p>Annuitant can receive interest income if each payment is \$50 or more as early as one month after premium contribution. A lower nominal rate will apply.</p> <p>10% or accumulated interest, whichever is greater, can be withdrawn without penalty</p>	<p>The surrender period runs for eight years starting with the issue date.</p> <p>10% or accumulated interest, whichever is greater, can be withdrawn without penalty</p>																																																
Annuitization options	Period Certain, Life, Life with Period certain, Life with full cash refund, Joint and Survivor with or without Period Certain.	Period Certain, Life, Life with Period certain, Life with full cash refund, Joint and Survivor with or without Period Certain.																																																

* On SPDA and FPDA: No surrender charge is imposed if annuitant dies during surrender period. If owner is different from annuitant, a surrender charge is imposed if owner dies during surrender period.

** On SPDA and FPDA: Waiver of Surrender Charges if confined to a nursing home, or anticipated to die within 12 months, subject to the provisions of the rider, surrender charges are waived to a dollar maximum. If annuitant qualifies for this waiver of surrender charges, it is in addition to withdrawal privileges.

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.

UNITED LIFE INSURANCE COMPANY
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 for complex times®