



December 2024

Performance SPDA

Simplicity, Growth, Guarantees





▶ **Agenda**

- I. Who is United Life Insurance Company?
- II. Performance SPDA

MISSION STATEMENT

▶ Who is United Life Insurance Company?

United Life is dedicated to fostering the financial security and peace of mind of our customers, agents and employees. Building on a foundation of exemplary service and professional relationships, we offer straightforward, high-value products using strategic pricing and investment philosophies.



Financial strength rating with A.M. Best





Performance SPDA

3 year | 5 year | 7 year



► Performance SPDA

Overview

Product	SPDA-3	SPDA-5	SPDA-7
Guarantee Period	3 Years	5 Years	7 Years
Issue Ages	0-100	0-89	0-89
Surrender charges	8, 7, 6%	8, 7, 6, 5, 4%	8, 7, 6, 5, 4, 3, 2%
Single Premium – Tier 1*	\$25,000 – \$99,999		
Single Premium – Tier 2*	\$100,000+ earns a higher rate		
Withdrawal Features	<p>Free withdrawals for: • Required Minimum Distributions • Withdrawal of up to prior year's accumulated interest OR option to withdraw up to 10% of accumulated value (lower crediting rate applies when electing the latter withdrawal privilege).</p> <p>Withdrawals in excess of free withdrawal provisions made during surrender charge period will incur surrender charge and Market Value Adjustment.**</p>		

*Guarantee contingent on maintaining minimum contract values.

**The MVA is a market value adjustment to the amount withdrawn, which could be negative or positive for the policyholder, based on the difference between the treasury rates at the time of withdrawal and at issue. Even with an MVA, in no event will the cash value of the policy be less than the Guaranteed Minimum Cash Surrender Value (87.5% of the single premium for the policy, minus withdrawals/surrenders, accumulated at the Basic Interest Rate of 3.00%, but no lower than 1.00% after surrender charge period has passed).

▶ SPDA-5 vs. Taxable Account at Same Rate

See the power of triple-compounding: on earnings, interest & tax savings

Deposit Amount: **\$100,000.00** Annuity Interest Rate: **5.55%** Taxable Account Interest Rate: **5.55%** Tax Bracket: **32%**

Tax-Deferred Annuity			
Year	Balance	Annual Yield (5.55%)	Year-End Total
1	\$100,000.00	\$5,550.00	\$105,550.00
2	\$105,550.00	\$5,858.03	\$111,408.03
3	\$111,408.03	\$6,183.15	\$117,591.17
4	\$117,591.17	\$6,526.31	\$124,117.48
5	\$124,117.48	\$6,888.52	\$131,006.00

Taxable Account					
Year	Balance	Annual Yield (5.55%)	Tax (32%)	After Tax Annual Yield	Year-End Total
1	\$100,000.00	\$5,550.00	\$1,776.00	\$3,774.00	\$103,774.00
2	\$103,774.00	\$5,759.46	\$1,843.03	\$3,916.43	\$107,690.43
3	\$107,690.43	\$5,976.82	\$1,912.58	\$4,064.24	\$111,754.67
4	\$111,754.67	\$6,202.38	\$1,984.76	\$4,217.62	\$115,972.29
5	\$115,972.29	\$6,436.46	\$2,059.67	\$4,376.79	\$120,349.08

Tax Equivalent Yield: **8.16%***

*During the accumulation phase, this is the rate that would need to be earned on a Taxable Account in order to match the annual yield rate above after considering the triple-compounding advantages on the tax-deferred account.

► Performance SPDA

Features that Comparable Taxable Accounts Do Not Have

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

▶ Thank You!

United Life Sales Desk:

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