

ANEY CARVER
PORTFOLIO · 2026



Corporate Branding

Kuvare

The assignment. Take agency created branding and implement within the companies assets to create a new fresh, and cohesive brand aesthetic.



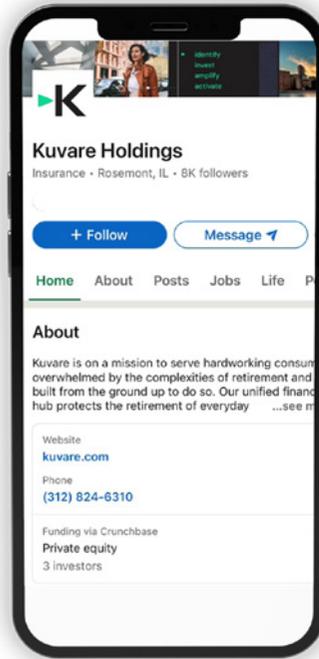
A vertical card with a header image of four people in a meeting. The background features a pattern of green triangles on the left side.

► Kuvare. Values

Deliver on our promises to policyholders, partners, and ourselves.

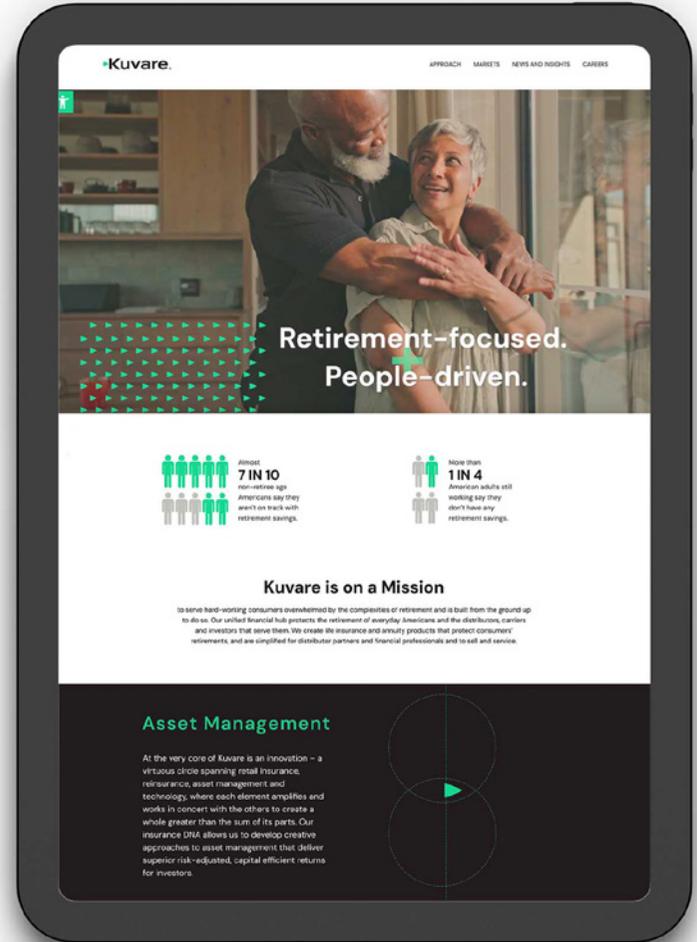
- **Accountable**
 - Be accountable for execution
 - You are empowered to take action
 - Be bold in your actions
 - Strive for high performance
- **Influence**
 - Positively influence those around you
 - Be a positive force
 - Support the growth of others
 - Operate with integrity
- **Contribute**
 - Exercise your obligation to contribute
 - Share your opinions to enable the best decisions
 - Provide and welcome feedback
 - Be fact-based in your decision-making
- **Respect**
 - Respect and trust your peers
 - Stand up for what is right
 - Assume positive intent

Kuvare Values Card



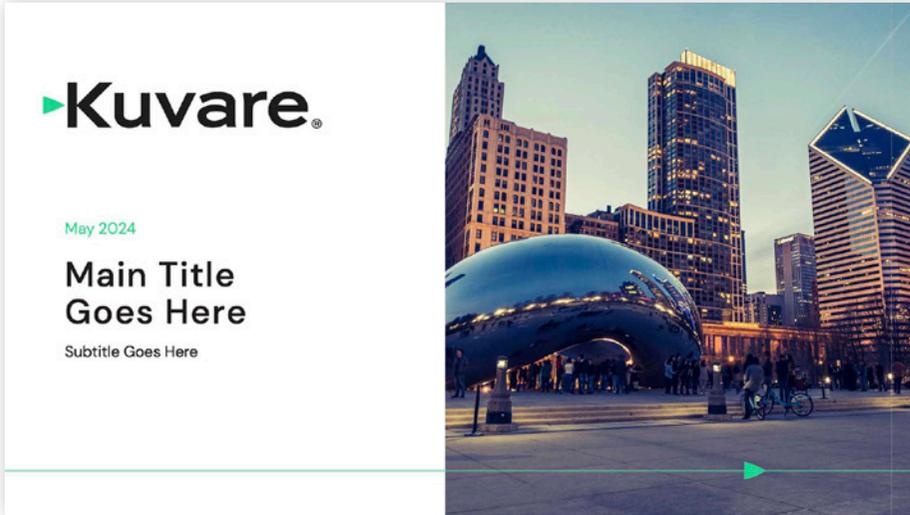
A mobile view of a LinkedIn profile for Kuvare Holdings. The profile includes a header with the 'K' logo, company name, location (Rosemont, IL), and follower count (8K). It features 'Follow' and 'Message' buttons, a navigation menu (Home, About, Posts, Jobs, Life), and an 'About' section with a mission statement and contact information.

Kuvare LinkedIn Page

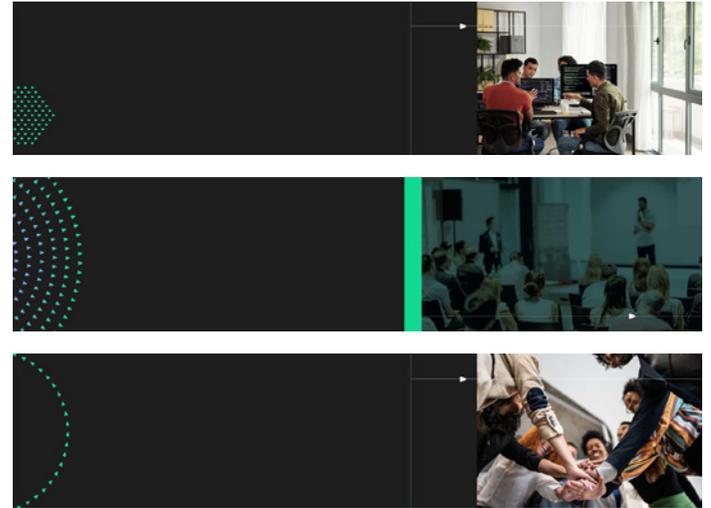


A desktop view of the Kuvare website. The header includes the Kuvare logo and navigation links (APPROACH, MARKETS, NEWS AND NIGHTS, CAREERS). The main content area features a large image of an elderly couple with the text 'Retirement-focused. People-driven.' Below this are two statistics: 'Almost 7 IN 10 non-retiree age Americans say they aren't on track with retirement savings.' and 'More than 1 IN 4 American adults still wouldn't say they don't have any retirement savings.' The 'Kuvare is on a Mission' section includes a paragraph about serving hard-working consumers. The footer features 'Asset Management' and a circular graphic with a green triangle.

Kuvare Website [kuvare.com](https://www.kuvare.com)



Kuvare Power point Template



Company Sharepoint Site Banner Images



Kuvare Virtual Background

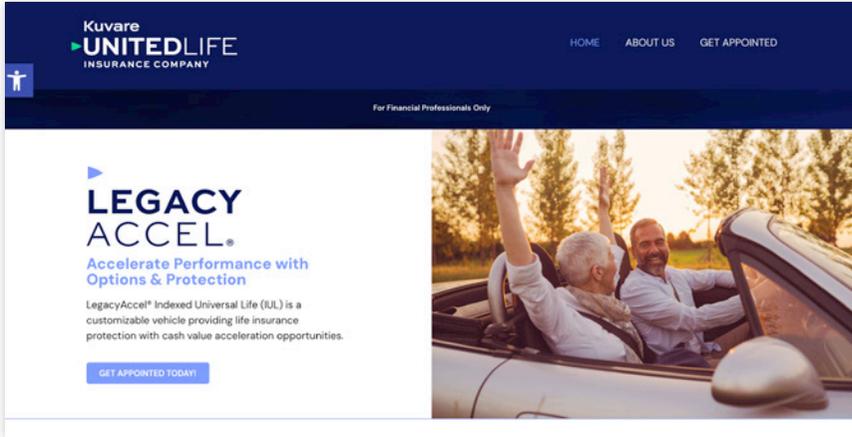


Kuvare Virtual Background

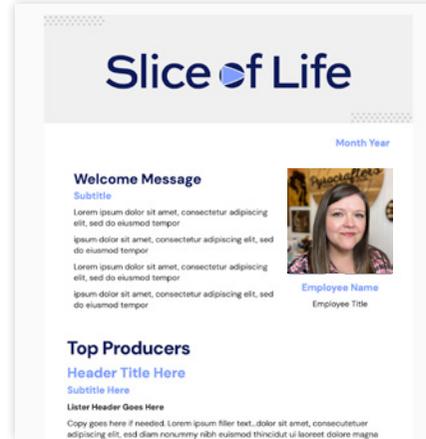
Retail Branding

United Life Insurance

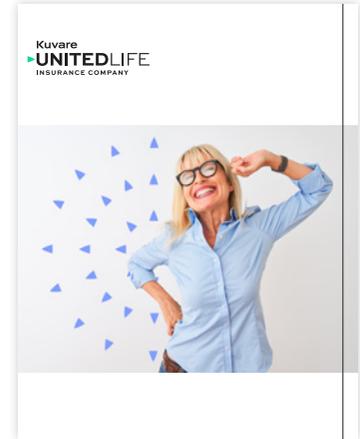
The assignment. Take agency created branding and implement within the companies assets to create a new fresh, and cohesive brand aesthetic.



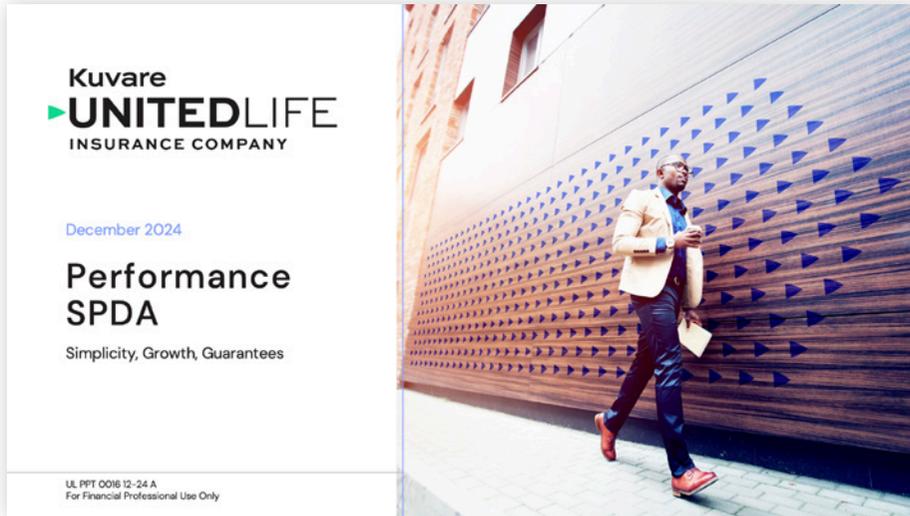
Retail Microsite



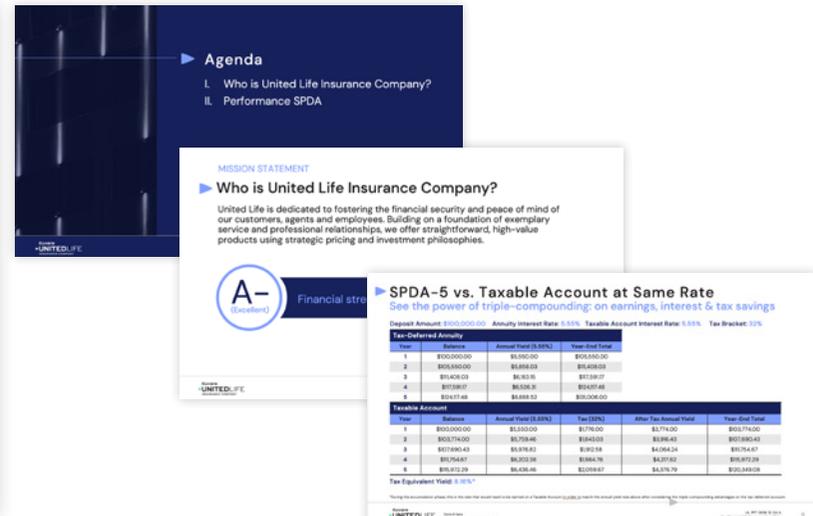
Email



Policy Folder



United Life Power Point Template





Branded Table Cloth



Branded HighBoy Table Cover



Branded Flag



Branded Popup Banners

Retail Branding

Guaranty Income Life Insurance

The assignment. Take agency created branding and implement within the companies assets to create a new fresh, and cohesive brand aesthetic.

The retail website home page features a green header with the Kuvare logo and navigation links. The main content area includes a large image of a smiling woman with green triangles around her head, and a text block about retirement dreams. A green button at the bottom says 'EXPLORE OUR PRODUCTS'.

Retail Website

The retail microsite has a dark green header with the Kuvare logo and navigation links. The main content area features a large image of hands working on laptops and documents, with a text block about the 'paperless future'. A green button at the bottom says 'LEARN MORE'.

Retail Microsite

The product flyer for 'WEALTH CHOICE FIXED INDEXED ANNUITY' features a green header and a main image of a family. The text highlights 'Maximize Guaranteed* Income' and includes a call to action: 'Wait to Take or Start Now?'. A green arrow points from the text to the family image.

Product Flyer

The product flyer for 'Lock in Rates. Unlock Consistent Earning Potential.' features a green header and a main image of a woman with her hands raised. The text includes 'What is a Guaranteed Cap Rate?' and 'Guaranteed Cap VS. Variable Cap'. A green arrow points from the text to the woman's image.

Product Flyer

The policy folder for Kuvare Guaranty Income Life Insurance features a green header with the Kuvare logo and a main image of an elderly couple dancing. A green dotted line is in the top right corner.

Policy Folder



Branded Table Cloth

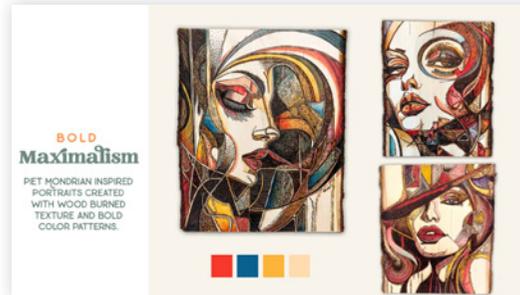
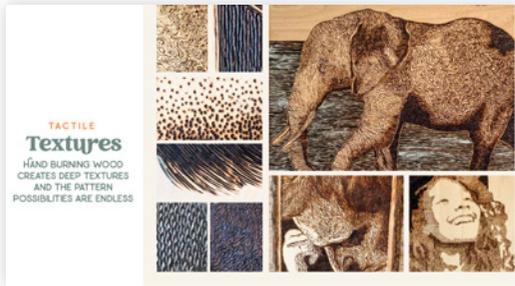
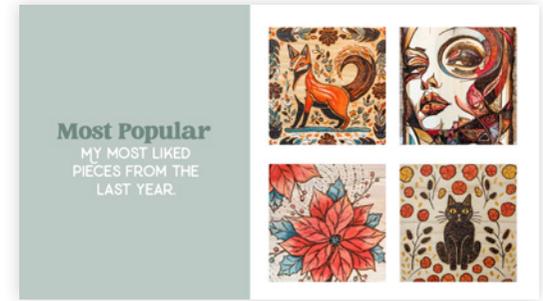


Branded Popup Banners

Pyrocrafters Brand

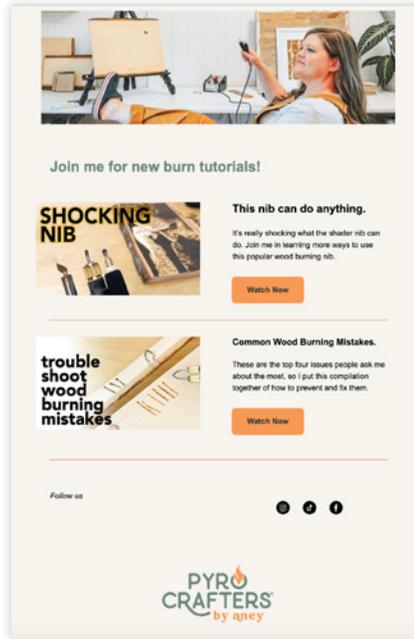
Brandbook

I created new branded for my wood burned art and leather. The brand goal is to make an impression on customers by creating high quality, bold art and leather pieces. The retro inspired brand catches attention without pulling focus from the art.





Instagram and Facebook Posts



Email



Pinterest



YouTube Thumbnails (click thumbnails to watch video)

Presentations

Power point

I created newly branded company templates that could be accessed company wide. The goal was to preload all branded colors, fonts, images and logos to make creating new power points quick and easy for everyone.



May 2024

Main Title Goes Here

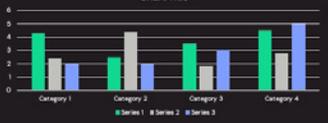
Subtitle Goes Here



SUBTITLE

▶ PAGE TITLE HERE

Chart Title



Category	Series 1	Series 2	Series 3
Category 1	4	2	2
Category 2	2	4	2
Category 3	3	2	3
Category 4	4	2	3



Kuvare

▶ Page title here

Table Header				

Kuvare

Page Title Here

Subtitle Here



Kuvare

Page Title Here

Subtitle Here



Kuvare

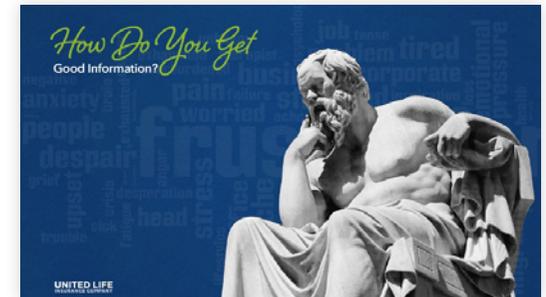
Agenda

- I. Item One
- II. Item Two
- III. Item Three
- IV. Item Four

Kuvare

Power point

I created custom power points for the sales team to present and discuss the concept of behavioral finance.



Presentations

Power point

I was tasked with working on PPT presentations for marketing and sales. The goal was to create engaging graphics to enhance the content and stay within the product branding.

POWER UP
YOUR RETIREMENT SAVINGS

WEALTH CHOICE
Turn On Growth & Income Potential

ANTHONY NIZZI
Director of Sales Development

UNITED LIFE
INSURANCE COMPANY

UL PPT 0007 08-23 C

This slide features a large graphic of a power button icon on the left, with a blue and green path leading down from it. The background includes a stylized mountain range and a circuit board pattern at the bottom right.

LONG-TERM CARE (LTC)

REASONS FOR PROTECTION

- Average LTC Cost in the US for 2022***
\$108,408
- Long-Term Care Protection can help you**
Maintain your choices and options
Avoid the possibility of depleting your life savings

*Statistic source: US News

GUARANTY

ANNUICARE® ADVANTAGES

LONG-TERM CARE BENEFITS

- MONEY BACK**
Annuicare® provides LTC Benefits if you need them, or your annuity value including interest if you don't.
- LIQUIDITY**
Your annuity interest can be accessed easily with no withdrawal charges.
- SAFETY**
Your Annuicare® value is free from market risk.
- LONG-TERM CARE BENEFITS**
Annuicare® may reimburse 3x your annuity value for Long-term care benefits.

GUARANTY

ANNUICARE® CONCEPT

SAFETY AND TAX ADVANTAGES

3 FOR 1 LONG-TERM CARE BENEFITS WITH NO OUT-OF-POCKET PREMIUMS
Combines the safety and tax advantages of an annuity with the benefits of Long-Term Care insurance. Annuicare® provides three times the annuity value for Tax Qualified Long-Term Care

\$100,000 ANNUITY Provides **\$300,000 LONG-TERM CARE BENEFITS**

GUARANTY

HOW ANNUICARE® WORKS

ACTIVITIES OF DAILY LIVING (ADLs)

BENEFITS

- Your Long-Term Care expenses will be reimbursed up to the daily maximum.
- Your Annuicare® policy will reimburse Long-Term Care Expenses up to 100% of your Daily Maximum benefit for:
 - Home Health Care
 - Assisted Living Facility Care
 - Alternative Care Services
 - Nursing home Care
 - Personal Care Services
 - Respite Care
 - Homemaker Services
 - Hospice services

GUARANTY

ANNUICARE® ADVANTAGES

A BENEFICIAL WAY TO SELF-INSURE

- SIMPLE UNDERWRITING**
7 Knockout Questions
20-minute phone interview
- WITH ANNUICARE® YOUR MONEY IS**
 - Safe
 - Free from Market Risk
 - Growing Tax-deferred
 - Worth 3x its value for Long-term Care Needs

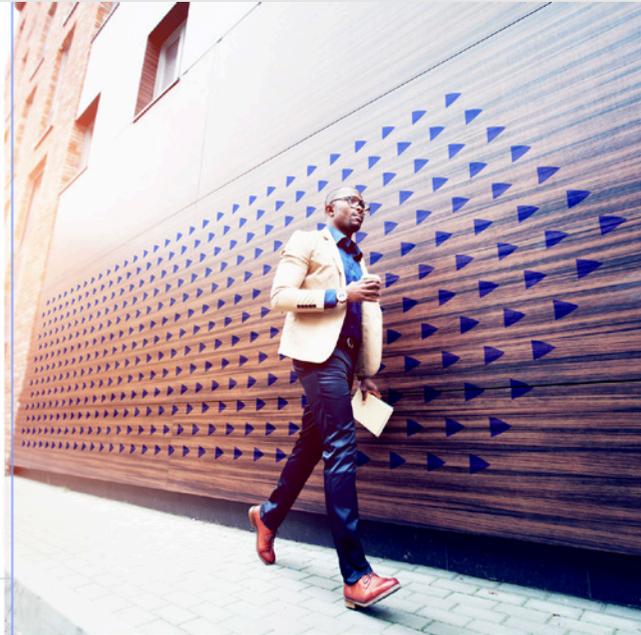
GUARANTY

December 2024

Performance SPDA

Simplicity, Growth, Guarantees

UL PPT 0016 12-24 A
 For Financial Professional Use Only



Agenda

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

UNITEDLIFE
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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.

A-
 (Excellent) Financial strength rating with A.M. Best

UNITEDLIFE
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Thank You!

United Life Sales Desk:
 833-465-0819

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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*

UNITEDLIFE
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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	\$5,805.63	\$111,355.63	
3	\$111,355.63	\$6,163.95	\$117,519.57	
4	\$117,519.57	\$6,526.36	\$124,045.93	
5	\$124,045.93	\$6,893.52	\$131,000.00	

Taxable Account					
Year	Balance	Annual Yield (5.55%)	Tax (32%)	After Tax Annual Yield	Year-End Total
1	\$100,000.00	\$5,850.00	\$1,776.00	\$4,074.00	\$104,074.00
2	\$103,774.00	\$5,759.46	\$1,843.03	\$3,916.43	\$107,690.43
3	\$107,690.43	\$5,976.32	\$1,912.38	\$4,063.94	\$111,754.37
4	\$111,754.37	\$6,202.38	\$1,984.76	\$4,217.62	\$115,972.29
5	\$115,972.29	\$6,438.46	\$2,059.87	\$4,378.59	\$120,350.88

Tax Equivalent Yield: 5.10%*

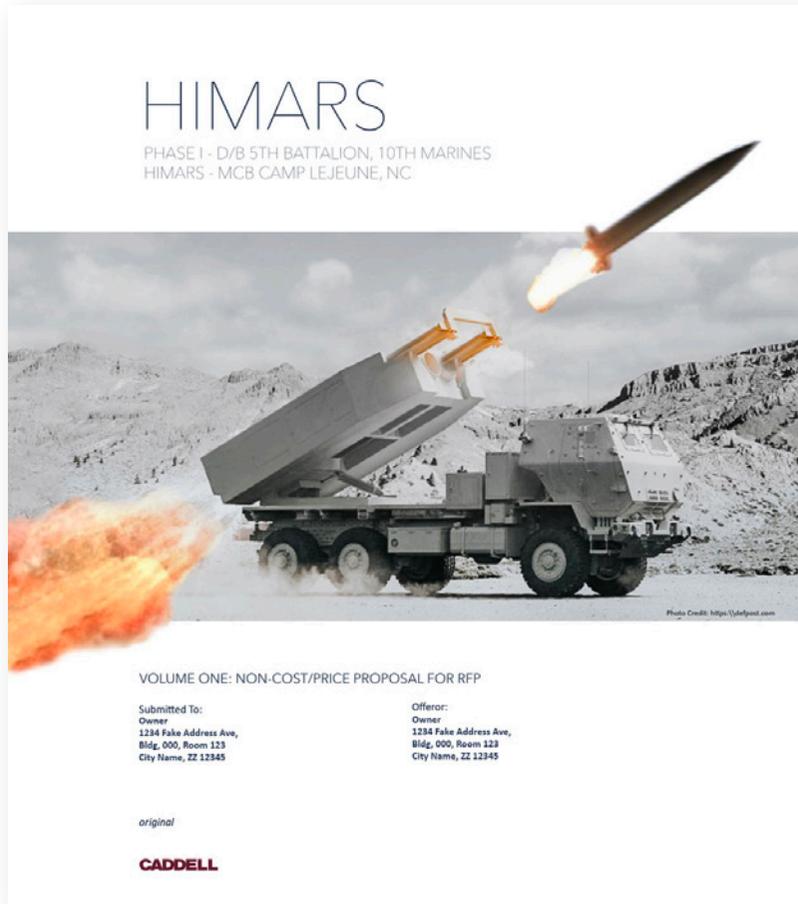
*Using the accumulation phase rate is the rate that would need to be earned on a Taxable Account to produce the same annual net dollar after considering the triple compounding advantage on the tax-deferred account.

UNITEDLIFE
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Proposal Cover Design

Caddell Construction

All proposals submitted for jobs were carefully designed and created with custom graphics to fit the subject matter.



This team,
this property,
this experience...

is a
Legacy

in
the
making.



Presented by:
CADDELL
April 26, 2018

Auburn University
Auburn, AL



RANE CULINARY SCIENCE CENTER

Rane Culinary Science Center (#16-370)
NE Campus Utilities Expansion (#18-481)
Auburn University, Auburn, AL

Submitted To:
Caddell Construction Co. (DE), LLC
2700 Lagoon Park Drive
Montgomery, AL 36109-1100

Offeror:
Caddell Construction Co. (DE), LLC
2700 Lagoon Park Drive
Montgomery, AL 36109-1100

original

CADDELL

United Life and Ignite Partners Brochures

CHOOSE A HAPPY RETIREMENT with WEALTH CHOICE a Fixed Indexed Annuity

Flexible growth and income opportunities for your retirement needs.

The freedom to make choices, including how to plan for retirement without worrying about outliving your resources, is a common goal. For flexible options to help fund those retirement dreams, look to a WealthChoice Fixed Indexed Annuity (FIA) from United Life.

With its simplicity and rich guarantees** WealthChoice may support your retirement through:

- Payouts for Life**
A source of **strong and flexible** income payouts for life – whether for an individual or couple – via an optional Guaranteed Living Benefit Rider.**
- Growth Opportunities**
Allocation strategies well-aligned for your choice of growth opportunities.
- Accumulation Options**
Reliable accumulation options with protection from market downturns.

A SOURCE OF STRONG FLEXIBLE INCOME PAYOUTS FOR LIFE.



Freedom to enjoy them all – from simply sitting on the porch. WealthChoice can also help you secure a balanced strategy with two wealth advantages including:

Options that create a diversified tool that helps. Options range from a fixed account to a variable account that is linked to the performance of the S&P 500.

200 1ST STREET SE, SUITE 1300, CEDAR RAPIDS, IA 52401
(800) 637.6318 | UNITEDLIFE.COM

CR-0069 03-24-C

Front



Looking to Profitably Grow Your Business?

Ignite Partners offers a comprehensive suite of services that enable you to enter new markets, build products efficiently, and deliver profitable growth.

Opportunity

Annuity and accumulation focused life insurance sales are surging. Now is the opportune time to expand in this lucrative space.

Total Annuity Sales Topped \$385.0 Billion in 2023, 23% higher than 2022



Source: LIMRA U.S. Individual Annuity Sales Survey 2024

Challenges

As insurance carriers look to build and launch new products, they face several challenges:

- Resource limitations
- Capital constraints
- Inability to offer competitive products
- Lengthy development period

Accelerate your growth, premium pricing, new distribution & risk

Ignite PARTNERS

CR-002 03-24

Front

your funds to increase faster by delaying taxes until a later date.

Protection
Protection from market downturns.

Why stop with growth alone when WealthChoice could deliver income advantages as well?
United Life's enhanced Guaranteed Living Benefit Rider** provides reliable lifetime payments with new, higher payout factors. Highlights of this optional rider, available for a modest annual cost of 0.95%, include:

- Flexibility**
No lengthy waiting period before the opportunity to receive this benefit. The flexibility is yours; continue to accumulate your account value to maximize income later or start receiving an income stream in as little as 30 days.
- Choices**
The option to select payout rates for fixed or increasing income. And there are NO reductions for joint life payouts – the choices are yours!
- Continued Growth**
When selecting the increasing income option, your payments continue to grow at 3%, even after the account value is depleted.

30 DAYS START RECEIVING INCOME IN AS LITTLE AS 30 DAYS

PAYOUT RATES THE CHOICES ARE YOURS!

3% GROWTH PAYOUTS CAN CONTINUE TO GROW AT 3%

Visit with your financial professional today to see if United Life's WealthChoice FIA is a good fit to help turn your retirement goals into reality.

**WealthChoice Fixed Indexed Annuity is underwritten and issued through United Life Insurance Company. Guarantees are backed by the financial strength and claims-paying ability of the company.
**The GLB rider fee charged is 0.95% of accumulated policy value at each policy anniversary. The fee is frozen once payments begin and is not assessed once the account value is depleted.
*A fixed index annuity is not an equity and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.
†Not FDIC/NCUA insured • Charges may apply • Not bank/CD guaranteed • Not a deposit • Not insured by any federal agency • May go down in value
Please note: Benefits are only generally described here. Product availability and features may vary by state. Please read the policy for exact details on benefits and conditions. If there is a discrepancy between the product it is generally described here and the policy or rider issued for you, the provisions of the policy or rider will prevail. ©2024 U.S. FIANNO. ©2024 U.S. GIBRO

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CR-0069 03-24-C

Back

- bespoke features and indices
- Full vendor selection/management

Reinsurance & Investments

- Capital support & risk sharing
- Asset management

Marketing Support

- Cultural readiness - brochures, etc.
- Consumer/agent education
- Marketing concepts

Operational Expertise

- Project management
- Policy form drafting and filing
- System implementation requirements documentation

IGNITE YOUR BUSINESS WITH Ignite Partners

- Expertise in annuities, life insurance and other retirement solutions
- End-to-end capabilities available including product design, pricing, forms filing, hedging, marketing, distribution and technology consulting
- Capital, reinsurance and investment management also offered through Kuvare affiliates
- Performance based fee structure ensuring partnership and alignment
- Solutions provided à la carte or as a package

To Learn More contact Matt Murphy at (631) 278-9229.

Ignite PARTNERS

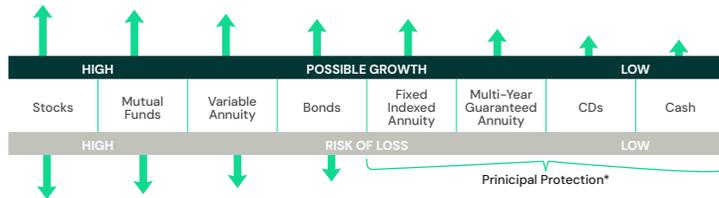
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Back



Annuities on the Risk-Return Spectrum

There are several options to consider when looking for growth opportunities—all of which come with varied return potential and risk. This graphic shows where several types of annuities fit on the risk-return spectrum.



Annuities protect your money in a variety of ways.

Principal protection means the money, or principal, you put into your fixed or fixed-indexed annuity is secure. Regardless of economic conditions, your finances are growing based on the terms of your policy and will never lose value because of economic factors. This gives you the potential for growth while protecting your retirement from decline. However, costs can be incurred if you take an early withdrawal or terminate your policy early.*

Annuities provide growth and protection.

Fixed and fixed-indexed annuities have several strong growth options. Depending on the product, gains are generally locked in annually or your fixed interest rate is locked in for a specified term.

Fixed Index and Multi-Year Guaranteed Annuities could be attractive options to suit your needs.

Visit with a financial professional to learn more.

Annuities are especially popular for:

- Conservative and steady growth
- Locked-in gains
- Tax-deferred appreciation
- Retirement planning
- Reliable income payouts

*Surrender charges may apply for early withdrawals and surrenders.

Annuities are underwritten and issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state and may not be appropriate for everyone. Consult a licensed financial professional for more details. A fixed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance. The IRS requires Minimum Distributions for qualified annuity funds starting at age 73.

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

GUARANTY
INCOME LIFE INSURANCE COMPANY
GILICO.COM

GIL-5611-23 C



Lock in Rates.

Unlock Consistent Earning Potential.

When planning for your financial future, finding a balance of steady growth potential and protection is key. Fixed indexed annuities with a guaranteed* cap rate may offer a compelling strategy to help ensure your earning potential is safeguarded for the full contract period—regardless of economic conditions.

What is a Guaranteed Cap Rate?

The cap rate is the maximum annual earnings you can achieve with an annuity. With a guaranteed cap rate, the maximum is locked in for a set term, meaning your potential earnings are not reduced if market conditions change.**

By contrast, variable cap rates can fluctuate with economic factors such as market volatility and interest rates—possibly reducing your maximum earning potential from year to year.

Guaranteed Cap VS. Variable Cap

A Hypothetical Comparison

Consider an annuity with a 7-year contract period in the following scenarios:



Guaranteed Cap

Fixed at 13% for all 7 years, meaning your earnings are capped at 13% annually, match the index performance if it's below 13%, and never fall below 0%.



Variable Cap

Earning potential starts at 13% in year 1, drops to 10% in year 2 through 4, and 7% in year 5 through 7, matches the index performance if it's below the cap, and never falls below 0%.

WC-73 11-24 C

2638 S. Sherwood Forest BLVD, Suite 200, Baton Rouge, LA 70816
(800) 535.8110 gilico.com

GUARANTY
INCOME LIFE INSURANCE

Whole Life INSURANCE

Sustainable and simple, with life-long guarantees.

a KUYARE company

Front

Whole Life

Whole Life insurance can serve as a sensible financial asset in your overall financial plan, offering protection, peace of mind and diversification.

Whole Life insurance is also a great way to provide an amplified financial gift to a charity of choice or to the precious children in your life. This gift can endure long after other tangible gifts are outgrown or forgotten.

Important Advantages

WHOLE LIFE INSURANCE CAN PROVIDE:

- Income tax free death benefit, which is readily divisible and paid directly to your beneficiaries according to your wishes.
- Avoids probate and estate taxes. The proceeds are paid directly to your beneficiaries and will not be part of any public record.
- Cash value accumulation, that is available as a policy loan, is guaranteed and is not subject to market fluctuations.
- Guaranteed benefits, as long as you pay the premiums on time.

What Makes UNITED LIFE'S WHOLE LIFE UNIQUE?

Simplified Underwriting

When applying for coverage amounts of \$10,000 through \$100,000, there is generally no medical testing to worry about. After submitting the application and any other necessary forms, subject to underwriting approval, the coverage could be issued within a matter of days. Coverage over \$100,000 may require medical testing and physician statements that are ordered by and paid for by United Life.

Terminal Illness Benefit

In the future, should you be diagnosed with a terminal illness, you have the option to receive an accelerated benefit. When a licensed physician certifies that your life expectancy is 12 months or less, up to half of your discounted death benefit could be paid out in advance. This option is included on policies of \$50,000 and higher.

Premium Payment Period Options

You choose whether to pay ongoing or limited premium payments from the following options:

Payment Period	For your lifetime	For up to 10 years
Traditional Whole Life	10-15	10-15
10-Year Whole Life	20 years	10-15
16-Year Whole Life	20 years	10-15

The Qualified Care Rider on a Whole Life Plan Offers:

- Level premium rates that will never increase.
- Convenience: One life insurance underwriting process is used to qualify for both the life insurance and the Qualified Care Rider combo.
- Value: The combination of life insurance and long term care coverage is generally less expensive than purchasing a separate permanent life insurance policy and a separate standalone long term care policy.
- Choice: You choose how to spend the benefits received. You also protect your freedom to choose the type, location and quality of long-term care that you'd like to receive.

Inside Pages

United Life Insurance Company

It is highly regarded in the insurance industry for providing quality products and personal service to our agents and policy holders. Our knowledgeable staff of insurance professionals provide a standard of service that is unsurpassed in the insurance industry. Established in 1963, our company has built a solid reputation for offering high-value life insurance and annuity products that are simple and straightforward.

United Life has a financial strength rating of A by Kroll Bond Rating Agency and A+ by AM Best.

United Life Insurance Company is licensed in most states from coast to coast with independent agencies including representatives of financial institutions and advisers through broker-dealer groups who are available to serve you.

An insurance agent may contact you.

UNITED LIFE INSURANCE COMPANY

200 6th Street SE, Suite 1300, Cedar Rapids, Iowa 52403
833-465-0831 | www.unitedlife.com

Back

Flyers and Brochures

WealthChoice Consumer Brochure

Create a brochure that explains the WealthChoice product and how consumers can choose and build their plan.

WEALTH CHOICE
Turn On Growth & Income Potential

FIXED INDEXED ANNUITY
5, 7, & 10 YEAR OPTIONS

UNITED LIFE
INSURANCE COMPANY

Brochure Cover

WealthChoice

WealthChoice is a fixed indexed annuity. While building your retirement savings, you deserve choices that will not compromise the safety of your money. If you seek accumulation opportunities that will protect you from market downturns, WealthChoice could help you achieve your individual goals.

Most people desire a happy retirement without worrying about outliving their resources. United Life Insurance Company wants that for you, too. With WealthChoice, you could preserve your hard-earned wealth, ideally aligned to your own growth and allocation preferences.

GROWTH
Growth and Safety Advantages

As a fixed indexed annuity, WealthChoice offers you many financial perks.

- Diversified Savings Tool**
You have competitive alternatives designed to perform well in different financial environments with a variety of interest rates.
- Tax-Deferred Compounding**
The growth power of an annuity may increase significantly throughout the life of your contract.
- Protection from Declines**
Decreases in index values may not directly impact your WealthChoice annuity.

Inside Pages

WHAT IS A FIXED INDEXED ANNUITY?

A fixed indexed annuity is a tax-deferred contract with an insurance company, which can also provide payments to the owner at some point in the future when additional income is needed for a comfortable retirement.

DEFERRED TAXES
Taxes are deferred until you withdraw your earnings, and as a result, you earn interest on principal and interest on interest, all on a compounding basis.

A fixed indexed annuity credits interest based on the greater of:

- An annual, guaranteed minimum interest rate; or
- A portion of the change of an index credited as interest to the contract.

FIXED INDEXED ANNUITIES OFFER PARTICIPATION IN UP TIMES & PROTECTION IN DOWN TIMES!

While the interest credited to a fixed indexed annuity is linked to various market indexes, the annuity does not participate in any stock, bond or equity investments. You are not buying shares of stock or an index. The index performance is used to determine the interest rate for the indexes you have chosen. However, the annuity is not credited the same performance as the measuring index. This is because the annuity premium is also guaranteed to never lose principal due to market downturns. Fixed indexed annuities offer participation for some of the market's growth in up times, but also protection in down times.

FLEXIBILITY
Access and Income

Although annuities facilitate retirement savings and income augmentation, occasionally you might need to access your assets sooner than anticipated. WealthChoice can accommodate.

- Five Partial Withdrawals**
Starting your first contract year, you may withdraw up to 10% of the contract value each subsequent contract year you may withdraw up to 10% of the previous year's value. If you surrender your account or take withdrawals in excess of your five Five Partial Withdrawal amount during your contract surrender period, the amount in excess of your 10% free amount will be subject to a surrender charge and applicable federal and state taxes. The percentage of the surrender penalty depends on your contract year.
- Annual Minimum Distributions**
The amount that the IRS requires you to withdraw annually after age 72 is always available without a surrender charge penalty, even if the amount is greater than your five annual withdrawal amount.
- Annuity Payout Options**
Once you are ready to turn on these retirement payments, you have several payout options to choose from. You choose a set number of payment periods guaranteed for your lifetime. Payout guaranteed for your lifetime with a guaranteed period can last for 10 and 20 years. Joint lifetime income for spouses with a guaranteed period can last for 10 and 20 years.
- Systematic Withdrawals**
Depending on your withdrawal preference, you can elect to be paid as an annual, semi-annual, quarterly or monthly basis.
- Guaranteed Living Benefits Rider (GLBR)**
This flexible income benefit is offered within WealthChoice 2 or 10 year plans and costs 1.5% of the accumulated value each anniversary. The GLBR rider provides living withdrawals without surrender penalties or regard to existing funds. Based on the term age and whether he or she designates her or himself as the primary or secondary beneficiary, the withdrawal factor is multiplied by the account value at the time of the Lifetime Ready Income feature.
- Special Continuation**
If your income is elected for the option, which is also listed on the primary beneficiary, the surviving spouse could continue receiving the Lifetime income payments.

Inside Pages

Keeton Industries Product Promotions

The shipping insert flyers created for Keeton Industries are used as inserts in shipments. The flyers are cross promotional tools used to inform customers of new products, promotions and seasonal deals.

2X STRONGER
IMPROVED
NEW
PACKAGE
EFFICIENT DESIGN

QUALITY INNOVATIVE
AMERICAN MADE
SOLUTIONS

EFFECTIVE IN
COLD WATER

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POND FOR
WINTER
WITH MICROBES

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KEEP YOUR POND
OPEN THIS WINTER

POND DEICING
WITH AERATION

The Health And Survival Of
Your Pond Fish Depend On It

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Caddell Human Resources Flyers

The Human Resources needed flyers to support and promote company events and presentation.

ONE APPLE
A DAY KEEPS THE
DOCTOR
AWAY

HEALTH
& WELLNESS
FAIR

JUNE 21, 2019
9:00AM - 11:30AM

Complete your Health Risk Assessment and attend an
informative vendor fair and a wellness education session.

We encourage you to participate in all of the wellness activities below.

**HEALTH RISK
ASSESSMENT**
Operations Conf. Room & International Conf. Room
7:30AM - 11:30AM
Sign-up for a time slot in the Breakroom.

**HEALTH
INFORMATION SESSION**
Quinton's with
Care Here health coach
@ 11:45 - 12:00 in the Breakroom

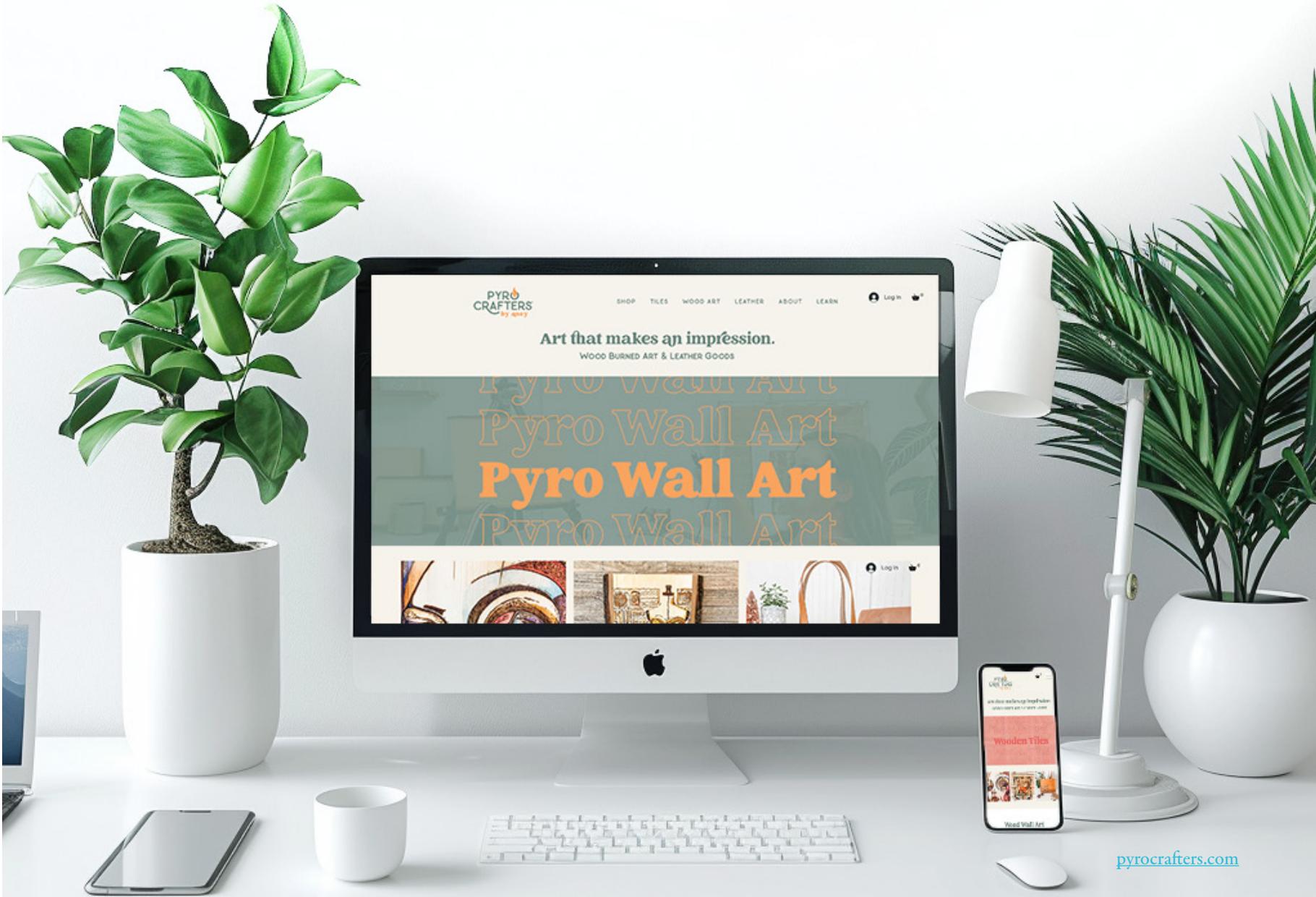
**LIST OF
VENDORS**
N2W Total Fitness
Curvline
Alliance Insurance
Baptist Health
River Region Dermatology

**VENDOR STAMPS
& RAFFLE**
Stop by each vendor booth to fill
your stamp card, and enter to win the
Caddell Merchandise Raffle.

**HRA
CLINIC**
Complete your HRA and
follow up appointment
in 2019 to be eligible
for a HCB premium
discount in 2020.

JOIN US FOR A MORNING OF HEALTH AND WELLNESS!

101
CADDELL



PYRO
CRAFTERS
by amy

SHOP TILES WOOD ART LEATHER ABOUT LEARN

Log In

Art that makes an impression.
WOOD BURNED ART & LEATHER GOODS

Pyro Wall Art
Pyro Wall Art
Pyro Wall Art
Pyro Wall Art



Log In



Guaranty and United Life Microsites

These microsites provide an online presence for products, campaigns and assets for partner companies.

wave.gilico.com

Empowering You

A significant challenge you may face is communicating with your clients throughout our ever-fluctuating economic landscape. The *Ride the Wave* eBook provides helpful points to guide conversations, and build and maintain trust in your client relationships.



[READ THE BOOK FOR ADVISORS](#)

transitions.unitedlife.com

eapp.unitedlife.com

THE PAPERLESS FUTURE IS HERE

United Life makes doing business simple and easy. Once your client is ready, our user-friendly, intuitive e-App paves the way for you to submit and finalize a contract quickly.

Getting Started

To use our e-App, go to the [agent portal](#), where, to register, you will need your active agent number. To register, click sign in and select sign up now. Next, enter your 10-digit agent # and click register. Enter your email and then create your 10-digit (maximum) password. You will receive a confirmation email from United Life. Click on the option to start an electronic application.

To sell annuities at United Life, you must first complete the required Product Specific Training found at [BuyEL.com](#).

Benefits of e-Apps

Our e-App platform helps you work efficiently, delivering a better experience for you and your clients.



Faster and More Efficient

A streamlined and smart application that reduces redundant data entry

Faster processing time

Quicker commission payments

Accelerates compliance and underwriting

Provides a convenient electronic record

The ability to conduct business from anywhere at any time

Web Design

Guaranty and United Life Microsites

These microsites provide an online presence for products, campaigns and assets for partner companies.

wave.unitedlife.com



Empowering You

A significant challenge you may face is communicating with your clients throughout our ever-fluctuating economic landscape. The *Ride the Wave* eBook provides helpful points to guide conversations, and build and maintain trust in your client relationships.



[READ THE EBOOK FOR ADVISORS](#)



legacyaccel.unitedlife.com



Electronic Application

LegacyAccel® is fully streamlined to get you and your client an immediate underwriting decision on the spot!



Liquidity

Liquidity is built-in with cash value loans and penalty-free withdrawals. If your client changes their mind later and decides to cash out the policy, a few features help to provide the maximum surrender value.



Customer Value & Growth

LegacyAccel® helps pass a ramped-up legacy as a death benefit to the next generation. Also provides accelerated cash value accumulation opportunities with a minimum return of 2.5%.



Chronic Illness Rider

A lump sum payout is available to help with expenses for a serious illness, should that event arise.



Eligibility

Issue Ages: Age last birthday 18-85

Premium Modes: Single Premium or Annual

We make every effort to ensure that we give you the best experience on our website. If you continue to use this site we will assume that you are happy with it. [OK](#) [Cancel](#)

rj.unitedlife.com



Quick Links



[LIBERTY RIDER](#)



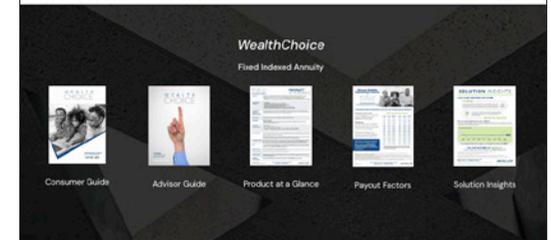
[GENERAL RIDER](#)



[FINANCIAL STRENGTH](#)



[OPERATIONS GUIDE](#)



Transitions in Retirement Tools



Keeton Industries Websites

The Keeton Industries sites showcase the different segments of their business and highlight their products.

keetonaquatics.com

KEETON INDUSTRIES

Search...

Home Products News Resources Gallery FAQ's About Us Contact Us Videos

SPEND MORE ON THE WATER
Spring is getting prepping your pond with beneficial microbes and...

Keeton Blog
View the latest Pond and Lake Industry News.

Full Product Line
Take a look at all the full Keeton Product Line.

Aquaculture Videos
Watch all of our Aquaculture Videos.

Removing Pond Sludge

These beneficial microbes improve water quality by reducing nutrients and sludge through natural processes.

- Reduce Bottom Sludge Build Up
- Reduce Odors
- Reduce Suspended Solids

keetonaqua.com

KEETON INDUSTRIES

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INCREASE VIBRIO ON YOUR FARM WITH PROBIOTICS

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View the latest Aquaculture Industry News.

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Watch all of our Aquaculture Videos.

Aquaculture Products
View the Full Product Line of Aquaculture Products.

Probiotics for Shrimp Farming

When introduced into aquaculture ponds ShrimpShield creates improved water quality beneficial to health and growth.

soilox.com

SOIL OX

All Natural Bio Catalyst for Soil

SoilOx is formulated with specialized microbial cultures, metabolites, and critical micronutrients that improve the micro-community that offer multiple benefits.

Catalog Layout

Keeton Industries Aquaculture Catalog Layout

The aquaculture catalog coordinates with the Aquaculture Division brand message of probiotic transparency.

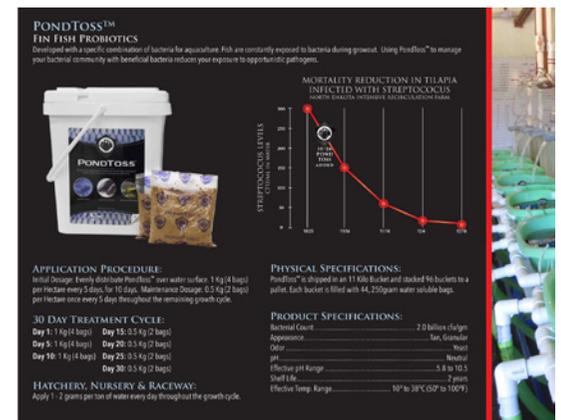
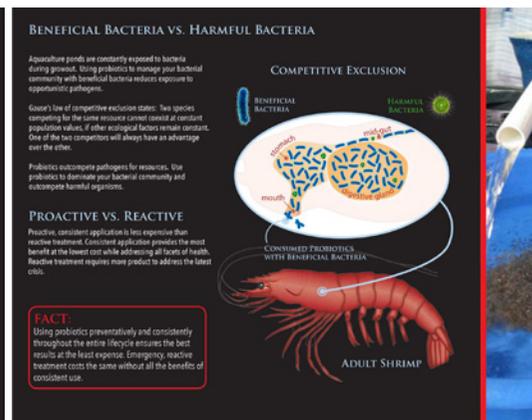
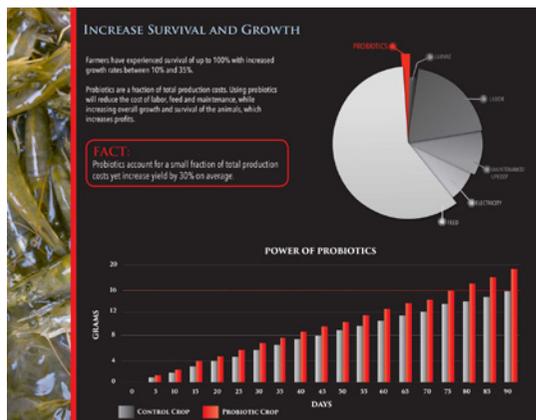
The graphic images on the cover are printed in a UV Varnish that adds a reflective contrast to the semi-matte cover.

The inside pages illustrate the benefits of using probiotics in shrimp and fish farming by highlighting case study information gathered by current customers using the Keeton probiotics.

The graphics, charts, copy and photography is all carefully placed to tell the story of how probiotics will increase profits and reduce costs for aquaculture farmers.



Catalog Cover



Inside Pages

Keeton Industries Pond and Lake Catalog Layout

The pond and lake catalog coordinates with the Pond and Lake Division brand message of high quality, top brand products.

The water molecule graphics on the cover are printed in a UV Varnish that adds a reflective contrast to the semi-matte cover.

The inside pages illustrate the technical aspects of the Keeton aeration and bacterial products by highlighting their features. Keeton's aeration products are the highest quality on the market, therefore the catalog must reflect the quality of what customers can expect from the products.

The graphics, charts, copy and photography is all carefully chosen to show a close up look into the detail and quality of Keeton products.



Catalog Cover

DR SERIES
UP TO 8 ACRES

Details of a DR

- 4 to 8 Acres
- 2 Adjustable Manifolds
- 2 Compressors
- 4 to 8 Duraplate Diffusers

The DR series of aeration systems houses two 1/2 HP compressors in a medium recycled plastic cabinet.

The DR can operate up to eight Duraplate® diffusers allowing it to effectively aerate large ponds and lakes up to 8 surface acres in size. Algae™ self-weighted tubing can be purchased separately.

THE CABINET

- Attractive, 100% Recycled Plastic Cabinet
- 20"W x 24"L x 23"H
- Two 4-valve Adjustable Aluminum Manifolds
- 135cfm Cooling Blower
- Programmable Digital Timer
- Sound Reduction Package
- 1" ASTM Certified Acoustical Foam
- 8' Grounded Plug

DOUBLE COMPRESSORS

- 1/2 HP Rocking Piston
- 100 CFM Air Flow
- 50psi Max Pressure
- 115V - 10.8A Max, 5.2A Average
- 230V - 5.9A Max, 2.8A Average
- Intake Filter
- Pressure Gauge
- Pressure Relief Valve

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1 Adjustable Manifold
2 Cooling Blower
3 Digital Timer
4 Sound Reduction Foam
5 Rocking Piston Compressor
6 Air Intake Filter

MODEL
DR-40P
DR-60P
DR-80P
SW 1/2 (100' tubing)
SW 1/2 - 500' (500' tubing)
P&D-MED (Level Air)

Other Ponds and Lakes are Green with Envy™

SB-3 AND SB-4
UP TO 4 ACRES

Solar Energy on a Mission

- 3 to 4 Acres
- 4 Batteries
- 2 Compressors
- 3 to 4 Duraplate Diffusers
- 2 Solar Panels

Since 2004, the Keeton Solar Aeration System is the only patented system that's been in the marketplace and because it operates on solar power, it can be installed anywhere. The solar panels capture the energy, which is stored in the batteries, which power up the compressors and pump air through the diffusers into your pond or lake.

Electricity is not available everywhere, but a Keeton Solar Aeration System can be installed anywhere. It's a great solution when power is not available or too expensive in your area. In some locations, running electric wiring is not a possibility. In other areas, the costs greatly outweigh the cost of a solar aeration system. By choosing a Keeton Solar Aeration System, none of these costs are necessary, and your electric bill won't be affected.

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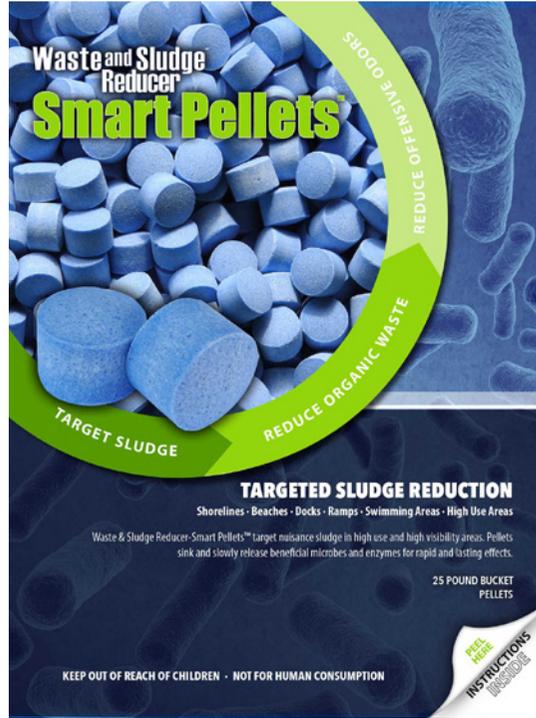
Inside Pages

Label Design

Keeton Pond and Lake Labels

The Keeton Pond and Lake Labels cover the buckets of beneficial bacteria. These labels were designed to show case each bacteria's features from sludge reduction to improving water clarity.

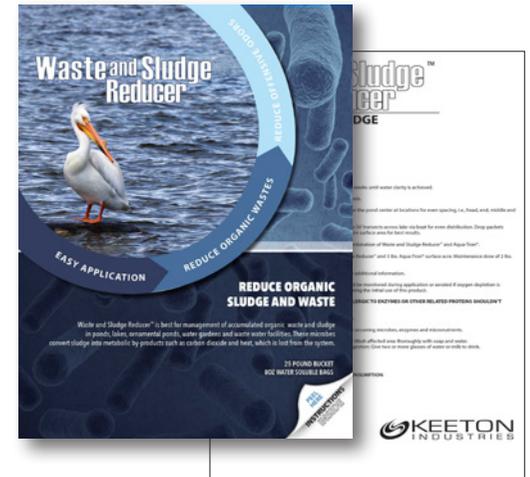
Each label has a peel away cover which hides the label instructions and leaves the front facing label as a full canvas for an appealing product design.



Front Label



Inside Label



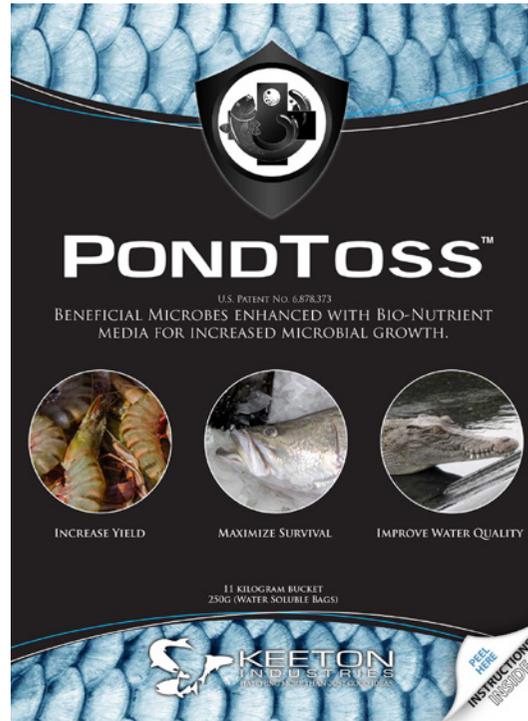
Keeton Aquaculture Labels

The Keeton Aquaculture Labels cover the buckets of probiotics. These labels have varying designs from Keeton's own label to the private labels, while still keeping the integrity of the brand design.

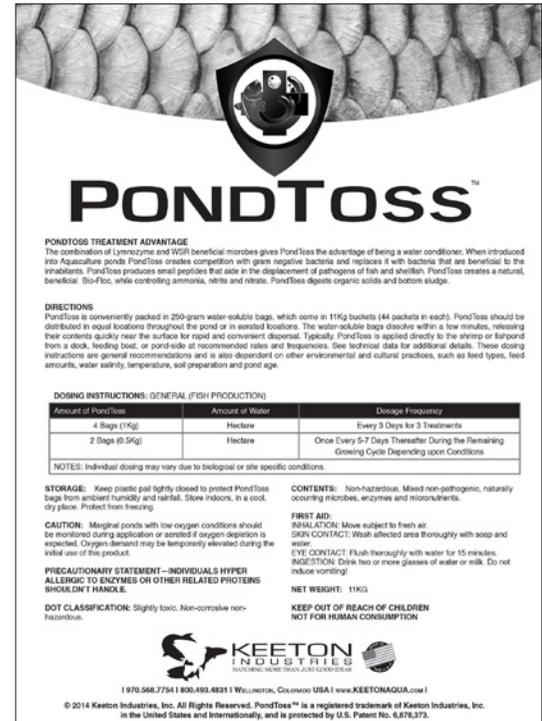
PondToss™ and D3™ are Keeton's labels which have a specific design on the front and inside cover.

FisheryPrime™ and WSR™ were designed specifically with the India aquaculture market in mind which is largely a fish farming market. The design is similar, yet set apart from Keeton. Each India label also has a "Made in the USA" graphic.

Each label has a peel away cover which hides the label instructions and leaves the front facing label as a full canvas for an appealing product design.



Front Label



Inside Label



Brand Case Studies

SoilOX

The assignment. Create a brand identity for an agriculture probiotic called SoilOX for Keeton Industries.

The Development

Today's target demographic for this product have an average age of 57, however, I knew this product would need to stand the test of time and reach the younger group that would be coming in to the market in the next ten years.

The Solution

The final logo was the perfect solution. The name is combined into the look of the oxen and the western font ties into putting oxen to work. The enhancement of the word OX, places the emphasis on the strength in the name and further illustrates how the ox does the work for the farmer.



Final Logo



Product Label



Initial Sketches



Trade Show Banner

WealthChoice

The assignment. Create brand concepts for WealthChoice insurance product. Highlight the power of choosing different options and build your own insurance plan.



Logo Concept Thumbnails



Brochure Layout



Digital Logo Concepts

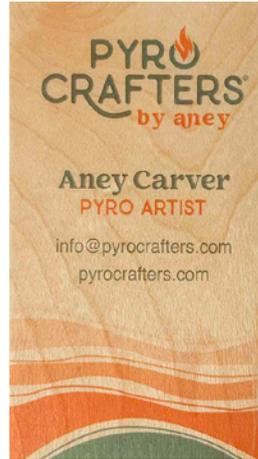


Brand Vision Board

Logo Design

Pyrocrafters

A wood art company that creates wood burned artwork and leather goods.



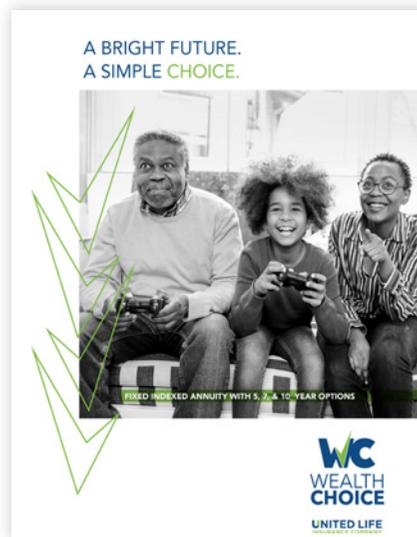
Business Card



Social Media Post

WealthChoice

The WealthChoice brand highlights the power of choosing different options and building your own insurance plan.



Brochure

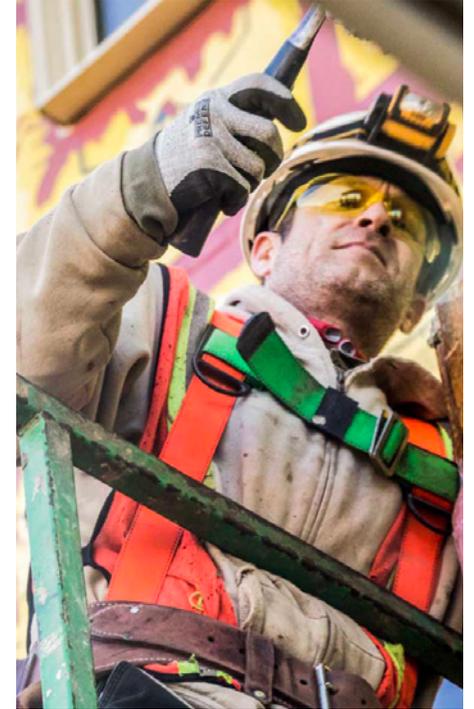


Promotional Items



Photography

Caddell Construction



Caddell CEO





Construction Site Beams

Photography

Keeton Industries Product Images



Inside the KR Series Aeration Unit



Remote Manifold to Aeration Systems



Solar Aeration System

Keeton Industries On site Images



Photography

XMark Fitness Product Images

5 - 25 LBS.



MARK
FITNESS



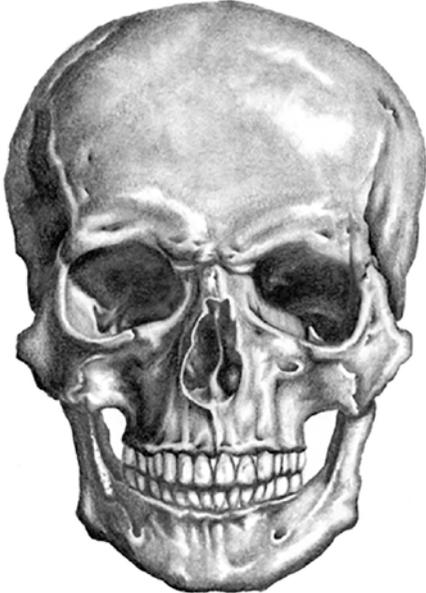
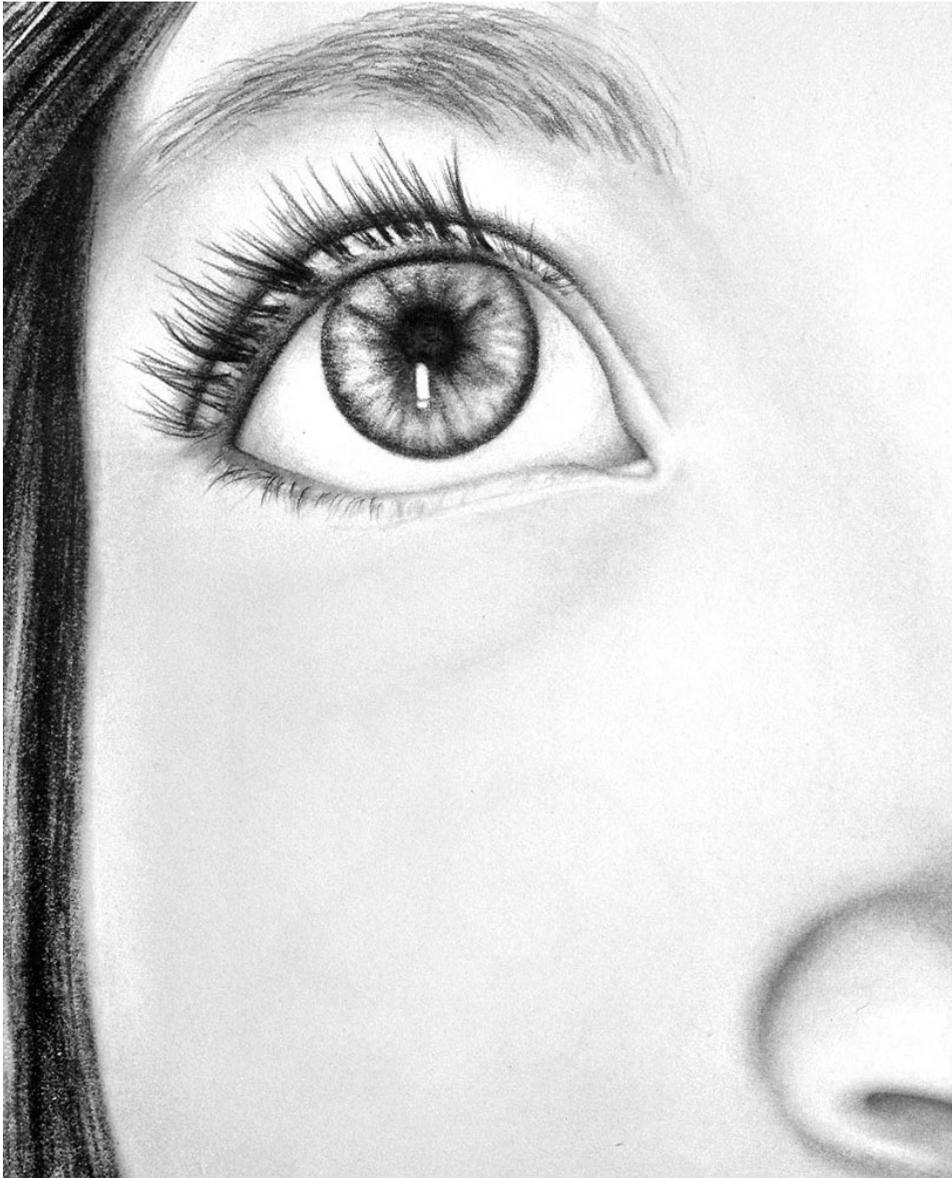
10- 35LBS.





Artwork

Drawings



Pyrography

