

WEALTH CHOICE

FIXED INDEXED ANNUITY



A Value Leader for Joint Income

In today's buy-one-get-one (BOGO) society where consumers look for extra value in nearly every transaction, United Life offers joint income with no payout reductions via its **WealthChoice Fixed Index Annuity (FIA) Guaranteed Living Benefits Rider (GLBR).***

Highlights of this optional rider, available for a modest annual cost of 0.95%, include:



No lengthy waiting period. Your clients have the flexibility to continue to accumulate their account value to maximize income later or start receiving an income stream in as little as 30 days.



The option to select payout rates for level or increasing income, and NO reductions for joint life payouts – with either choice!



When selecting the increasing income option, payments continue to grow at 3%, even after the account value is depleted.

Call our Sales Desk at **833-465-0819**

to learn more about joint income options with United Life's WealthChoice FIA.

*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 GLBR rider fee charged is 0.95% of accumulated policy value at each policy anniversary. The fee is frozen once payouts begin and is not assessed once the account value is depleted. Excessive withdrawals could cause GLBR payouts to terminate early.

An FIA 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.

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

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 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. ICC19-UL-FIA02 ICC19-UL-GLBR02