

# Choose Reliable Retirement Income

Fixed Indexed Annuity with Guaranteed Living Benefit Rider (GLBR)

## ► A Retirement Income Guaranteed for Life, Even After Account Balance Reaches \$0.\*

### Compelling Payout Factors

Our income payout factors are very attractive ranging up to 8.30% and there are no reductions for Joint Life payouts! Payouts could start after 30 days.

### Modest Cost

The GLBR rider fee is 0.95% of accumulated policy value each policy anniversary. The fee is frozen once payouts begin and is not assessed once the account value is depleted.

### Guaranteed Increasing Income

Even after the account value is depleted, the income payments continue to grow at 3%.

**Talk with your financial professional to learn more and discuss whether the **WealthChoice** fixed indexed annuity with optional Guaranteed Living Benefit Rider may fit with your financial goals.**

## Single or Joint Life Income Payouts

Youngest Age	Level Payment Factor	Increasing Payment Factor	Youngest Age	Level Payment Factor	Increasing Payment Factor	Youngest Age	Level Payment Factor	Increasing Payment Factor
50	5.30%	2.70%	62	6.50%	4.30%	74	8.00%	5.95%
51	5.40%	2.90%	63	6.60%	4.40%	75	8.05%	5.95%
52	5.50%	3.10%	64	6.70%	4.60%	76	8.05%	5.95%
53	5.60%	3.25%	65	6.80%	4.80%	77	8.05%	6.00%
54	5.70%	3.45%	66	6.90%	5.00%	78	8.10%	6.00%
55	5.80%	3.60%	67	7.00%	5.20%	79	8.20%	6.00%
56	5.90%	3.70%	68	7.15%	5.35%	80	8.30%	6.10%
57	6.00%	3.80%	69	7.30%	5.55%	81	8.30%	6.20%
58	6.10%	3.90%	70	7.45%	5.65%	82	8.30%	6.30%
59	6.20%	4.00%	71	7.60%	5.75%	83	8.30%	6.40%
60	6.30%	4.10%	72	7.75%	5.85%	84	8.30%	6.50%
61	6.40%	4.20%	73	7.90%	5.90%	85+	8.30%	6.60%

Multiply the age factor by account value at time of exercising the rider to arrive at the annual payout amount.  
Joint Income is based on age of the younger spouse.

\*Subject to terms of the GLBR as issued on WealthChoice plan. Not available on WealthChoice 5 and may not be available in all states and through all financial professionals. Minimum age to exercise rider is 50.  
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. A fixed index 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.  
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. Product availability and features may vary by state. ICC19-UL-FIA02 ICC19-UL-GLBR02