

Product	ACCESS SPDA (ICC 18 LIU-880)		PERFORMANCE SPDA (ICC 18 LIU-880)		
	SPDA-4	SPDA-6	SPDA-3	SPDA-5	SPDA-7
Product specifications	• Single Premium • No-Load • Fixed Guaranteed Rate		• Single Premium • No-Load • Fixed Guaranteed Rate • Market Value Adjustment (ICC18 LIU-869)		
Product fit	When greater liquidity is important		When higher crediting rate is the primary goal		
Guarantee Period	4 years	6 years	3 years	5 years	7 years
Single Premium – Tier 1	\$5,000*–\$9,999		\$25,000*–\$99,999		
Single Premium – Tier 2	\$10,000* +		\$100,000* +		
Issue Ages	0–100	0–89	0–100	0–89	0–89
Interest Rates	Guaranteed for same period as surrender charge.* Please refer to current Interest Rate Bulletin.				
Surrender Charges	4, 4, 3, 2%	6, 5, 4, 3, 2, 1%	8, 7, 6%	8, 7, 6, 5, 4%	8, 7, 6, 5, 4, 3, 2%
Withdrawal Features	Free withdrawals for: • RMDs • **Nursing Home & Terminal Illness Waiver of Surrender Charges (ICC12 LIU-407) • 10% of accumulated value per year or accumulated interest, whichever is greater. Withdrawals in excess of free withdrawal provisions made during surrender charge period will incur surrender charge.		Free withdrawals for: • RMDs • **Nursing Home & Terminal Illness Waiver of Surrender Charges (ICC12 LIU-407) • Withdrawal of up to prior year’s accumulated interest <u>OR</u> option to withdraw up to 10% of accumulated value. Lower crediting rate applies when electing the latter withdrawal privilege. (ICC18 LIU-863) Withdrawals in excess of free withdrawal provisions made during surrender charge period will incur surrender charges and an MVA.***		
Annuitization Options	Period Certain, Life, Life with Period Certain, Life with Full Cash Refund, Joint & Survivor (with or without Period Certain). If annuitized during surrender period, charges and MVA may apply.				

ANNUITY SUITABILITY: Both Access and Performance provide guaranteed interest accumulation and liquidity. They are generally suitable for most applicants who are financially conservative. The MVA on Performance adds an element of risk in exchange for the higher guaranteed rate. If the applicant is not comfortable with the risk and potential time to recover from a negative MVA, then the Access SPDA is a more suitable product, particularly for someone over age 65.

You are expected to be familiar with the product's attributes at the time of sale. You will be required to go over them with your client and complete a Disclosure Statement attesting that you have thoroughly reviewed the product details with them. You will also be required to complete a Suitability Profile depicting how the product sold is being recommended by you as suitable to and in the best interest of your client based on their specific situation. As part of demonstrating that a recommended sale is in the best interest of your client, you may also be required to complete a Producer Relationship disclosure. If you have questions regarding the product or the process, please contact your Sales Director or our Sales Support team at 800-637-6318 or email salesupport@unitedlife.com.

*Guarantee contingent on maintaining minimum contract values.

**Nursing Home & Terminal Illness Waiver not available in California.

***The Market Value Adjustment (MVA) is an adjustment to the amount withdrawn, which could be negative or positive for the policyholder. The MVA amount is based on the difference between the treasury interest rates at the time of withdrawal and at issue. If rates have increased since issue, a positive MVA is created and will decrease the amount being surrendered. If interest rates go down, a negative MVA is created and will increase the amount being surrendered. 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).

Benefits are only generally described here. Product and rider availability may vary 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. 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.

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