

WEALTH CHOICE

FIXED INDEXED ANNUITY

Never Lose a Penny Due to Market
Downturns with the “Power of Zero”



 **UNITEDLIFE**
INSURANCE COMPANY

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Navigating market fluctuations in retirement can be challenging. However, a fixed indexed annuity (FIA) can help ensure a portion of your money is protected from market downturns during these critical years with the **“Power of Zero.”**

With FIAs, the minimum interest credited to the accumulation value of that indexed-related portion of your account will never be less than zero. This means that if the index falls or stays the same, your credited annuity value holds steady.

While not losing money in retirement is key, FIAs also give you the opportunity to capture some of the positive change in an external index, like the S&P 500, and grow your savings — without being directly invested in the market or an index.

Many indexed annuities also feature an annual reset design, which locks in indexed interest on your contract anniversary each year when there’s a gain in the index.

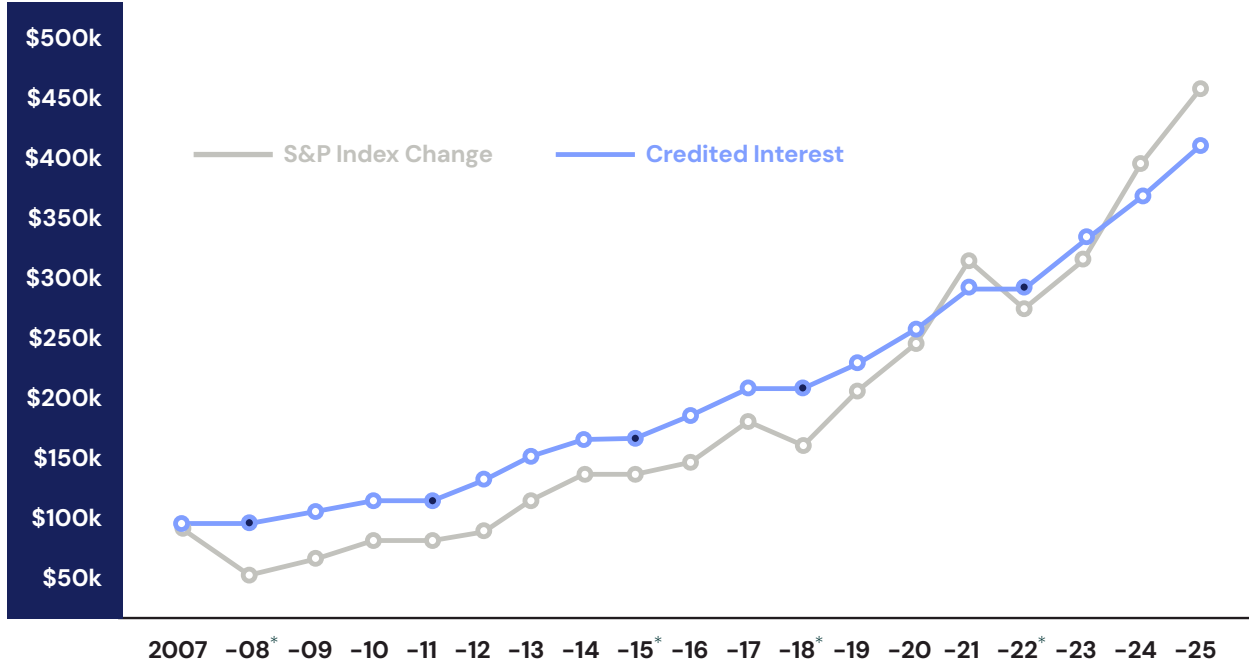


As a result, you don’t lose premium or previous gains during market downturns, and your annuity can still generate compound returns even in down years.



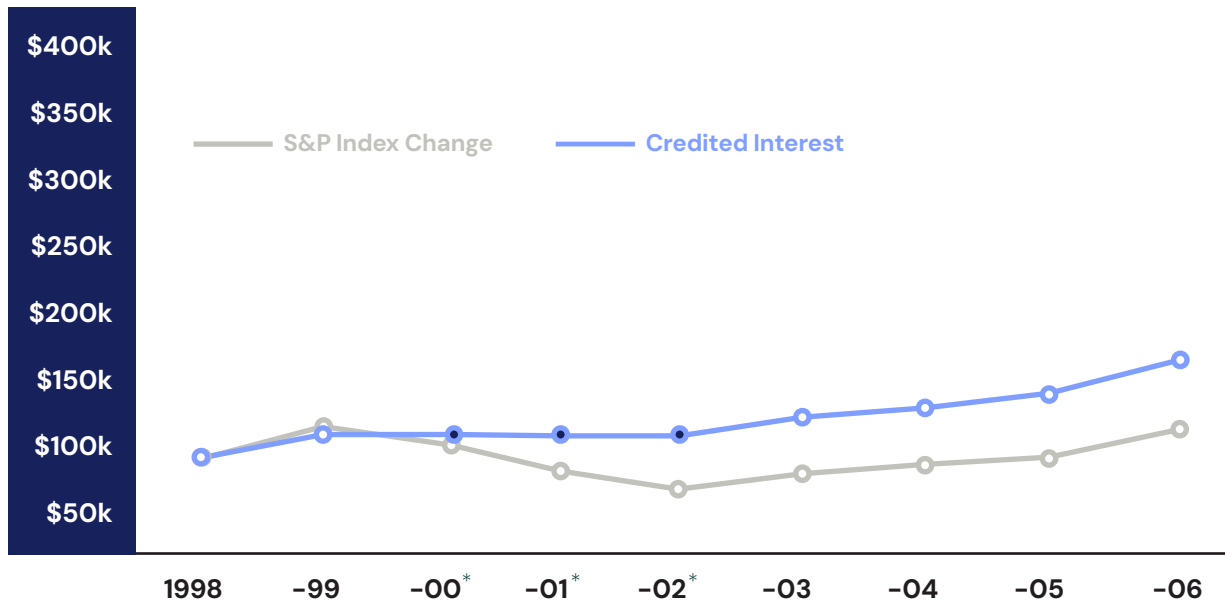
See the "Power of Zero"

with an Annual Reset Fixed Indexed Annuity



* 0% Credit Interest Received

Credited Interest based on hypothetical 12% S&P 500 cap rate.



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Preserve and Potentially Grow Your Assets with a Fixed Indexed Annuity from United Life

Due to longer life expectancies, it's essential to have a strategy to preserve and help grow your assets. Retirees seeking both stability and growth may find that FIAs offer greater financial confidence during market volatility and better growth potential than simply holding money in cash. Over the long term, this may lead to improved financial outcomes.



The WealthChoice FIA from United Life offers many benefits including:

- ▶ Potential to lock in gains each anniversary
- ▶ Premium preservation
- ▶ Tax-deferred growth
- ▶ Guaranteed income with inflation protection

Take the next step toward a more stable retirement.
Visit with your financial professional today to see if the **WealthChoice FIA** is a good fit for your retirement objectives.

*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.

** 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 a specified index performance. Past performance of an index is not an indication of future performance.

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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 between annual reset/crediting points.

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. UNL-FIA02