

HARVEST LOW-HANGING FRUIT

Clients 45+

BUSINESS
BUILDER

DO YOU
HAVE CLIENTS
OVER THE AGE
OF 45 WITH AT LEAST
\$25,000 IN SAFE,
YET LAZY MONEY?

Perhaps your clients would like to see their money grow quicker and potentially keep pace with inflation but **don't want to take on more risk.**

Low interest-bearing accounts could be prime opportunities for a Fixed Indexed Annuity, such as **United Life's *WealthChoice*!**



Similar to a bank CD or a deferred fixed annuity, *WealthChoice* provides principal protection when held to maturity AND:

Help turn these sluggish sources into an **energetic accumulation tool** with *WealthChoice*.



Slow-growth funds may include:

Savings accounts

Bank CDs
(Certificates of Deposit)

Multi-year guaranteed annuities with low rates



COMPETITIVE CREDITING STRATEGY
options designed to perform well in a variety of financial environments.



STRONG GROWTH
potential, linked to index performance.



GREATER LIQUIDITY
compared to most CDs – 10% annually.



A TAX-DEFERRED SOLUTION – triple compounding.*

HARVEST LOW-HANGING FRUIT

Clients 45+

YOU COULD
EARN A FIXED
RATE OF RETURN
IN THREE WAYS

FIXED
INDEXED
ANNUITY
(FIA)

BANK CD

FIXED RATE
ANNUITY



ALL PATHS LEAD
TO SUCCESS WITH

WealthChoice FIA

Principal protected when held to maturity

Strong growth potential, linked to index performance

Additional liquidity compared to CDs - **10% annually**

Tax deferred - triple compounding*

CURRENT RATE

AS OF DATE

TOTAL VALUE AFTER 5 YEARS

BANK CD

Principal protected when held to maturity

Generally lower rates

Liquidity typically limited to interest only

Taxes paid annually

CURRENT RATE

AS OF DATE

TOTAL VALUE AFTER 5 YEARS

FIXED RATE ANNUITY

Principal protected

Fixed growth potential

Additional liquidity compared to CDs - **10% annually**

Tax deferred-triple compounding*

CURRENT RATE

AS OF DATE

TOTAL VALUE AFTER 5 YEARS

*Triple compounding includes 1) interest on principal, 2) interest on the interest and 3) interest on the tax savings. Learn more about triple compounding at <https://annuityeducator.com/resources/resources-triple-compounding/>

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.

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

Call the United Life Sales Team at 833-465-0819 today to learn more about *WealthChoice!*