

BETTER BOND ALTERNATIVE

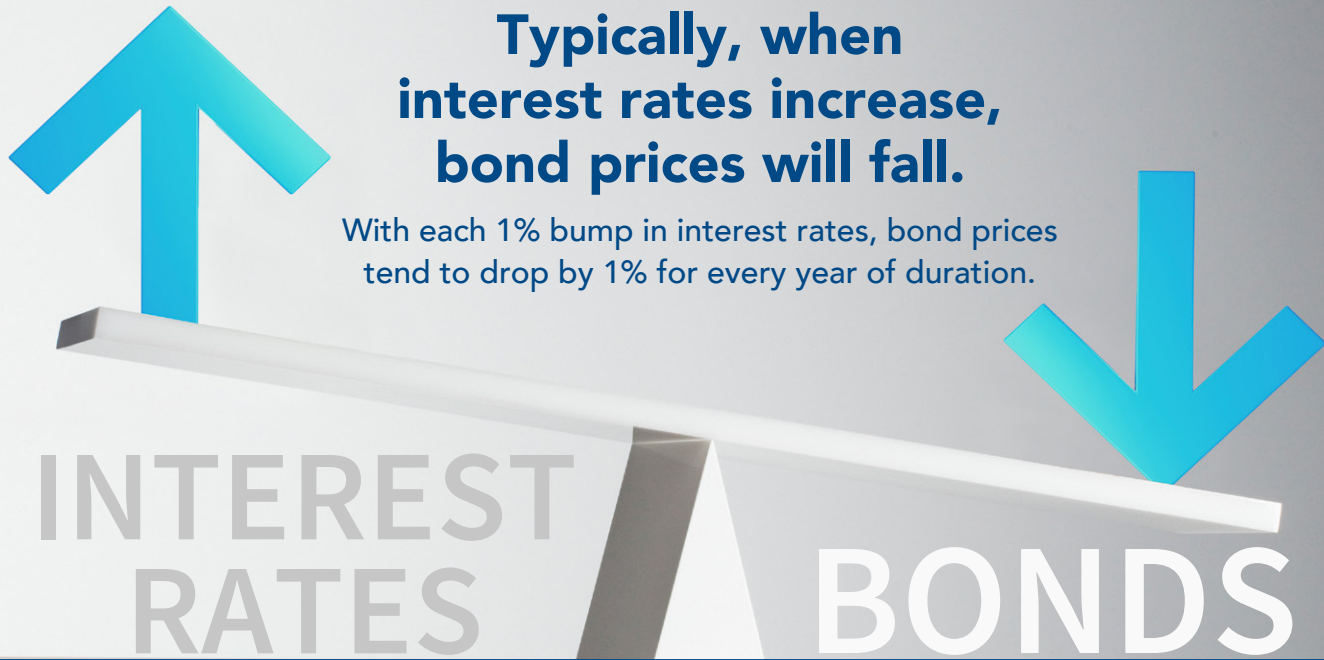
Clients 45+



When interest rates start to climb, you might be surprised about the impact on some fixed income savings options, such as bonds.

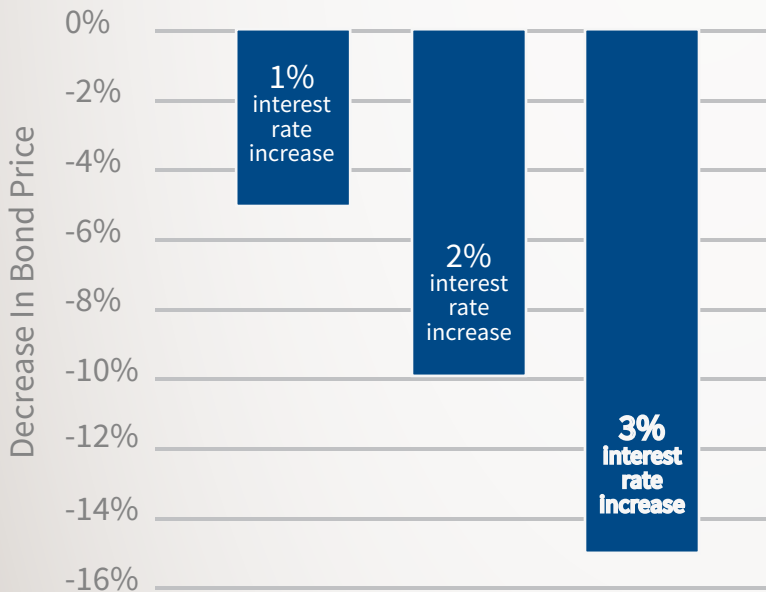
Typically, when interest rates increase, bond prices will fall.

With each 1% bump in interest rates, bond prices tend to drop by 1% for every year of duration.



Protect Your Clients' Portfolios

This inverse relationship may cause traditional 60/40 portfolios to decrease, along with projected retirement income. To help protect your clients against that scenario, help diversify their savings strategies to include a *WealthChoice* Fixed Indexed Annuity.



Interest Rate and 5-Year Bond Price Correlation

Give choices that will not compromise principal.

Provide accumulation opportunities from rising interest rates with protection from market downturns with *WealthChoice FIA*.

GROWTH AND SAFETY ADVANTAGES

A Fixed Indexed Annuity (FIA), such as United Life's *WealthChoice*, provides a less volatile option, especially when interest rates rise. *WealthChoice* delivers many financial perks, including:

- Competitive crediting strategy options designed to perform well in various financial environments.
- Tax-deferred compounding growth through the life of the FIA.
- Protection from declines in index values.

Hypothetical Example of Index Returns with a 5% Cap

| Year | Annual Index Return | Amount Credited |
|--------|---------------------|-----------------|
| 1 Year | 12.00% | 5.00% |
| 2 Year | -12.00% | 0.00% |
| 3 Year | 3.00% | 3.00% |
| | | |

While building retirement savings, your clients deserve choices that will not compromise their principal. When seeking accumulation opportunities from rising interest rates and protection from market downturns, *WealthChoice FIA* could help achieve those goals.

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

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, and some features may not be available in all states.

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