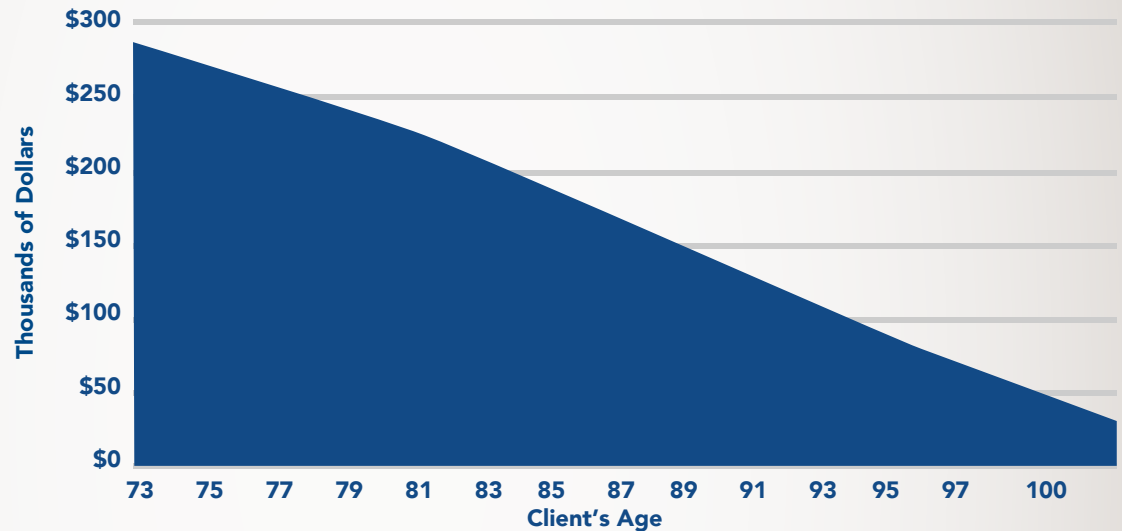


TRANSFORM AN IRA TO A JIRA



Many married couples have one spouse with a large IRA and the other with little to no IRA money. Every person with an IRA must take RMDs after age 73, because RMDs are designed to drain the account down over the owner's life expectancy.

Hypothetical Example of RMD Effects on an IRA



AGE	RMD AS A % OF ACCOUNT BALANCE*
73	3.78%
74	3.93%
75	4.07%
76	4.22%
77	4.37%
78	4.55%
79	4.74%
80	4.96%
81	5.16%
82	5.41%
83	5.65%
84	5.96%
85	6.25%
86	6.58%
87	6.95%
88	7.30%
89	7.76%
90	8.20%
91	8.70%
92	9.26%
93	9.91%
94	10.53%
95	11.24%
96	11.91%
97	12.83%
98	13.70%
99	14.71%
100	15.63%

But what about the spouse with little to no IRA money?

Unfortunately, the IRS does not provide the tax benefits of an IRA, 401(k) or other comparable qualified accounts on a joint basis for couples. However, there is a way to enjoy the same tax perks, while also creating **competitive joint income payouts that would not be depleted by RMDs**. Simply reposition an individual's qualified funds into an annuity with a Guaranteed Living Benefits Rider, like United Life's



*Percentages calculated using the New Uniform Lifetime Table Effective in 2022 from IRS Publication 590-B, Table III.

CREATE 'JOINT RETIREMENT ACCOUNT' INCOME

JOHN & MARY'S STORY

John and Mary are both **age 69** when they transfer John's IRA into *WealthChoice FIA* with GLBR. By age 73 the account value is \$300,000 when they exercise the joint income payout.

The payout factor of 7.3% generates annual payments of **\$21,900**.

When John passes away, **Mary continues to receive \$21,900 each year, even after the account value hits zero!**

Visit with our sales team to learn more at **833-465-0819**.

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. There are no reductions for joint payouts with GLBR, the factor used is based on the age of the younger spouse. JRA is not an official IRS term or plan.

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