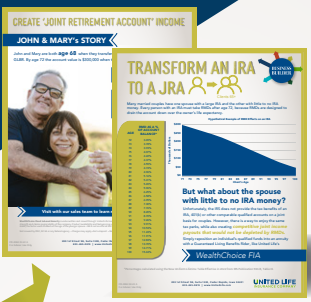


WealthChoice FIA POSITIONING SNAPSHOTS



Transform an IRA to a JIRA

Many couples have one spouse with a large IRA and the other with little to no IRA money. The IRS does not provide tax benefits of an IRA on a joint basis for couples, but there is a way to enjoy the perks while creating competitive joint income payouts that would not be depleted by RMDs.

Reposition qualified funds into *WealthChoice FIA* with Guaranteed Living Benefits Rider to:

- Provide competitive joint income payouts that continue even after the account value reaches zero.
- Take advantage of simple age-based payout rates, based on the age of the younger spouse.

Please see CR-0062 for more details.



Better Bond Alternative

When interest rates increase, bond prices tend to fall. Provide a less volatile diversification option. *WealthChoice FIA* provides:

- Competitive crediting strategy options designed to perform well in various financial environments.
- Tax-deferred compounding growth with protection against market declines.

Please see CR-0063 for more details.



Help Clients Optimize RMDs

The combination of bear markets and increasing RMDs speed the rate of asset depletion for many IRAs. If your client relies on their IRA for retirement income, consider repositioning into *WealthChoice FIA* to:

- Generate competitive Guaranteed Lifetime Income that RMDs and bear markets cannot deplete.
- Satisfy RMDs while taking advantage of upside market growth without losing funds during down markets

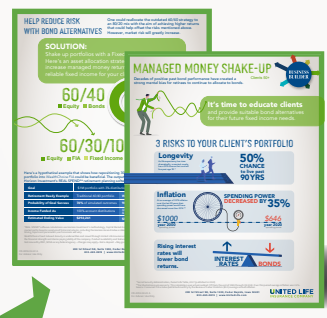
Please see CR-0061 for more details.



Reliance Rate

To help determine how well your client's retirement strategy may weather a market downturn, calculate his or her reliance rate (income from unprotected sources ÷ total income needed = portfolio reliance rate). One strategy to reduce the reliance rate is to introduce additional lifetime income sources with guarantees, such as *WealthChoice FIA*, that offers fixed payments for life.

Please see CR-0055 for more details.



Managed Money Shake-Up

Decades of positive bond performance has created a strong mental basis for clients to continue to allocate to bonds. However, now is the time to shake up the traditional 60/40 stock-equity mix, with *WealthChoice FIA* and a new asset allocation strategy that could help increase managed money returns while also providing reliable fixed income for your clients.

Please see CR-0060 for more details.



Harvest Low-Hanging Fruit

Lazy money, often found in low interest-bearing accounts like bank CDs, savings accounts or fixed rate annuities, is a prime target for an upgrade to a fixed indexed annuity such as *WealthChoice*. Much like a CD or fixed annuity, *WealthChoice FIA* provides principal protection when held to maturity AND:

- Competitive crediting strategy options designed for performance in a variety of financial environments.
- Greater liquidity, compared to most CDs – 10% annually.
- A tax-deferred solution – triple compounding.

Please see CR-0059 for more details.



BETTER BOND ALTERNATIVE

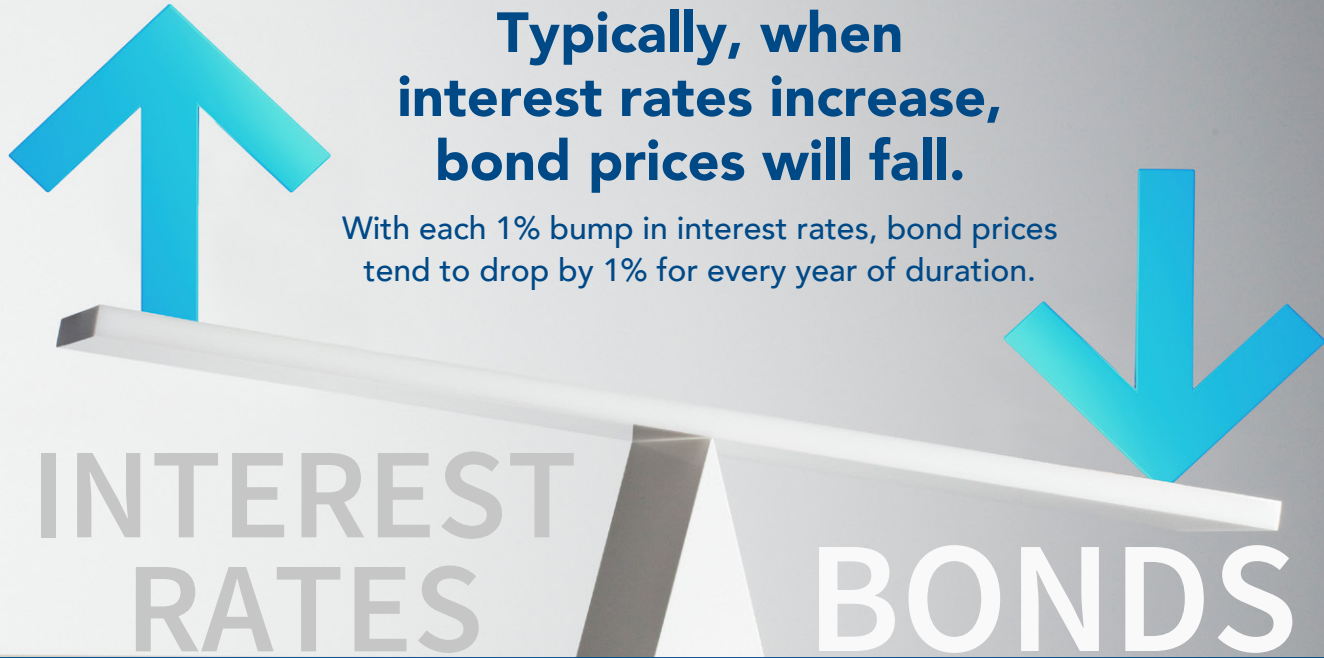
Clients 45+



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

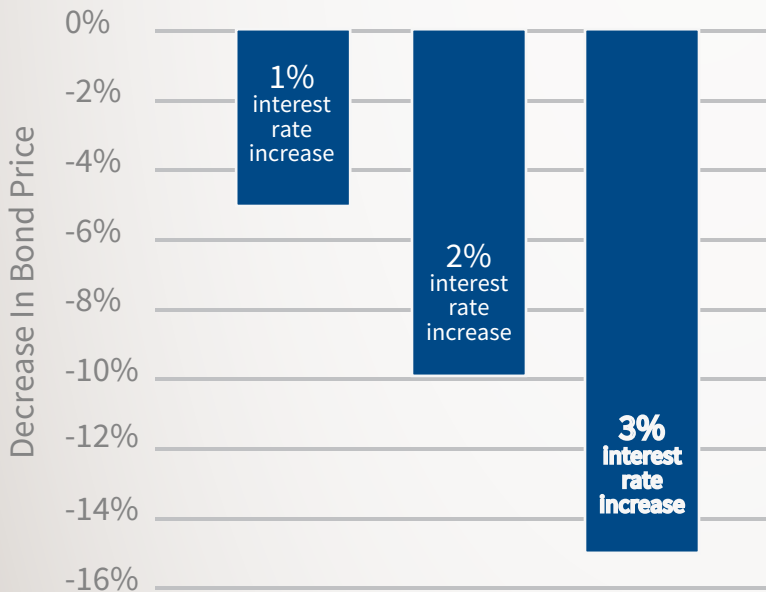
Typically, when interest rates increase, bond prices will fall.

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

MANAGED MONEY SHAKE-UP

Decades of positive past bond performance have created a strong mental bias for retirees to continue to allocate to bonds.

Clients 50+



**BUSINESS
BUILDER**



It's time to educate clients
and provide suitable bond alternatives
for their future fixed income needs.

3 RISKS TO YOUR CLIENT'S PORTFOLIO

Longevity

As life expectancy has risen dramatically, a married couple has a 50% chance that one will live past age 90.*



**50%
CHANCE
to live past
90YRS**

Inflation

At an average of 2.2% inflation over the last 20 years their spending power would have decreased more than 35%.**



**SPENDING POWER
DECREASED BY 35%**

\$1000
year 2000
spending power

\$646
year 2020
spending power

**Rising interest
rates will
lower bond
returns.**



*Social Security Administration, Period Life Table, 2017 (published in 2020)

**For illustration purposes only: This calculation uses actual realized CPI from the end of 1999 through Q4 2020. Over this period average inflation was 2.2%. Source: Consumer Price Index published monthly by the Bureau of Labor Statistics (BLS) average annual inflation.

HELP REDUCE RISK WITH BOND ALTERNATIVES

One could reallocate the outdated 60/40 strategy to an 80/20 mix with the aim of achieving higher returns that could help offset the risks mentioned above. However, market risk will greatly increase.

SOLUTION:

Shake up portfolios with a Fixed Indexed Annuity. Here's an asset allocation strategy that could help increase managed money returns while also providing reliable fixed income for your clients: 60/30/10.

60/40

■ Equity ■ Bonds



60/30/10

■ Equity ■ FIA ■ Fixed Income



Here's a hypothetical example that shows how repositioning 30% of a portfolio into *WealthChoice FIA* could be beneficial. The output is from Horizon Investment's REAL SPEND^{®*} retirement planning software:

Goal	\$1M portfolio with 3% distribution (\$30k) for 25 years	
Retirement Ready Example	Traditional 60/40 portfolio	With 30% moved to FIA
Probability of Goal Success	76% of simulated outcomes	96% of simulated outcomes
Income Funded As	100% account distributions	46.6% account distributions & 53.4% FIA income
Estimated Ending Value	\$292,261	\$580,089

Visit with your
Regional Sales
Director to learn
more about
this concept!

*REAL SPEND[®] software calculations use Horizon Investment's methodology, Capital Market Assumptions and possible market paths based on analysis of historical returns, including the Horizon Ascend Index on WealthChoice FIA. Based on timing, inputs and parameters, each scenario will vary.

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TRANSFORM AN IRA TO A JIRA

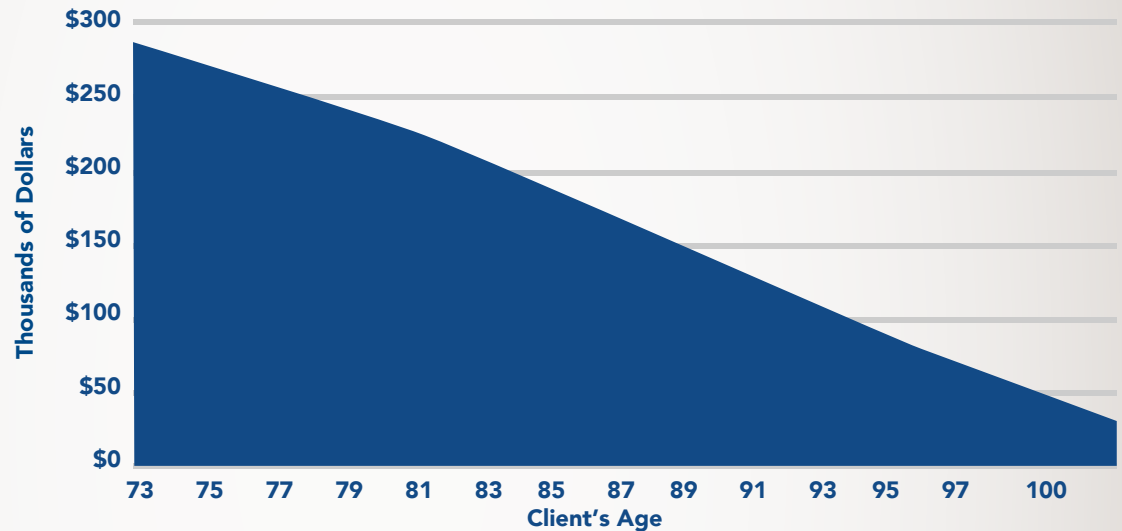


Clients 65+



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

» WealthChoice FIA

*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.

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CHART A SMOOTHER COURSE FOR RETIREMENT INCOME

Clients 65+



WITH A LOWER Portfolio Reliance Rate

Mapping a well-devised course is vital to help your clients reach their retirement savings and income goals.

Of course, part of the planning process involves developing a diverse investment strategy that may serve as a cushion against market fluctuations.

When navigating to a well-rounded portfolio one key factor that's often overlooked is the client's portfolio reliance rate.

What is a Portfolio Reliance Rate?

This important number is simply the percentage of one's retirement income that will come from non-guaranteed income sources, such as stocks, bonds, mutual funds, etc. The higher your client's reliance rate, the more they'll rely on these unprotected investments for their income needs.

A higher portfolio reliance rate – **generally more than 50%** – could mean your client's retirement income and lifestyle **are more vulnerable to market downturns.**

UNDERSTAND THE NUMBERS

To determine how well a client's retirement strategy could weather a market downturn, start by calculating his or her reliance rate.

Income From Unprotected Sources

\$55,000

(i.e. stocks, bonds or mutual funds)



Total Income Needed

\$80,000



Portfolio Reliance Rate

68.75%



See next page for additional context.

A DIRECT PATH TO GUARANTEED LIFETIME INCOME



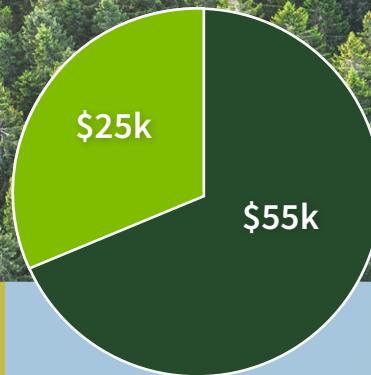
One strategy to reduce the portfolio reliance rate is to introduce additional lifetime income sources with guarantees, such as an annuity that offers insured fixed payments for life.

A healthier reliance rate may be accomplished by repositioning a portion of the client's portfolio, as shown in the hypothetical example below.

See the Difference an Annuity Can Make

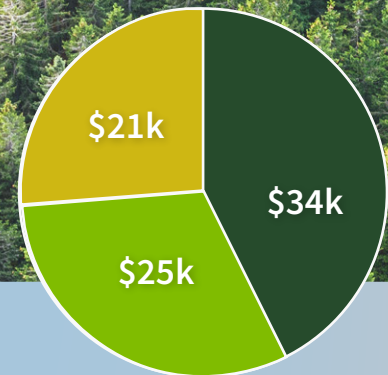
The advisor helps her client Pat purchase an annuity to provide a new source of guaranteed lifetime income, which also reduces Pat's portfolio reliance rate.

BEFORE



\$1 million portfolio with no annuity

AFTER



Allocate \$300,000 to

WealthChoice FIA

● SOCIAL SECURITY

● PORTFOLIO INCOME

● ANNUITY INCOME

Pat has a \$1 million portfolio, plans to retire in three years at age 70 and needs \$80,000 in annual income. Let's assume the advisor helps Pat move \$300,000 to a *WealthChoice FIA* with the Guaranteed Lifetime Benefits Rider and a 7% lifetime withdrawal rate. This provides Pat with \$21,000 of protected annual income.

Annuity Allocation (protected source)	\$0	\$300,000
Stocks, Bonds, etc. Allocation (unprotected source)	\$1,000,000	\$700,000
Total Portfolio Value	\$1,000,000	\$1,000,000
Total Income Needed	\$80,000	\$80,000
Social Security/Year	\$25,000	\$25,000
Portfolio Income/Year	\$55,000	\$34,000
Annuity Income/Year	\$0	\$21,000
Portfolio Withdrawal Rate*	5.5%	4.9%
Portfolio Reliance Rate**	69%	43%

To learn more about offering lifetime income solutions for your clients that may lower their portfolio reliance rate **contact your United Life Regional Sales Director**. Advisors may want to partner with the client's tax professional to assure not only a better reliance rate but also the most advantageous income/tax situation overall.

*Portfolio (unprotected) income divided by Total Unprotected sources. This is likely to increase over time.

**Portfolio (unprotected) income divided by Total Income Needed.

The estimates above are simplified examples that do not include interest accruals or future adjustments and should not be taken as investment advice. Actual results may vary. 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.

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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*.



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.*



Slow-growth funds
may include:

Savings accounts

Bank CDs
(Certificates of Deposit)

Multi-year guaranteed annuities with low rates



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/>

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



**BUSINESS
BUILDER**



**REQUIRED
MINIMUM
DISTRIBUTION**

CLIENTS 73⁺

HELP CLIENTS OPTIMIZE RMDs

Natural bull and bear market fluctuations can have consequences when it's time for clients to start taking RMDs from IRAs and other qualified plans. As shown in the chart, your clients' RMDs will increase over time, because they are designed to drain a portfolio to zero over one's life expectancy. The IRS requires your clients to begin taking RMDs from retirement savings vehicles by April 1 in the year after they reach the age of 73.

When RMDs are taken during a market downturn, your clients may find themselves withdrawing from funds that have lost value, which also makes it more difficult for the depleted assets to recover.

ADVANCE PLANNING IS KEY –
WealthChoice IS A SOLUTION

With the right strategy you could help your clients continue to grow their funds during this critical time in their financial lives. Using advance planning and IRA funds positioned into *WealthChoice FIA* with Guaranteed Living Benefit Rider (GLBR), your clients could enjoy **GUARANTEED LIFETIME INCOME** while also satisfying RMDs.

WealthChoice is unique by allowing much higher income than traditional sources of income benefits—just put a decimal point between a client's age to see the benefit.* For example, a 73-year-old could withdraw **7.3%**, allowing them to use that income to their advantage.

*GLBR level payouts max out at 8.50% for ages 85 and beyond.

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%

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



REQUIRED MINIMUM DISTRIBUTION

CLIENTS 73+

SEE HOW WITH A 50/50 APPROACH

CLIENT PROFILE: FEMALE, AGE 70 WITH \$200,000 IN TOTAL IRA VALUES

Leave \$100,000 in IRA funded with growth assets.

Allocate \$100,000 to *WealthChoice FIA* with Guaranteed Living Benefit Rider.

PROJECTIONS THREE YEARS LATER
AFTER 15% DOWN MARKET

Growth IRA lost 15% and is now worth \$85,000.

WealthChoice FIA value for RMD purposes is \$97,767.

RMD is 3.78% of
\$85,000 + \$97,767 = \$182,767

That equates to an aggregate
RMD of \$6,909
(*WealthChoice* covers the entire RMD)

Annual payout from
WealthChoice annuity at age 73 is

\$7,137

Leave \$100,000 in IRA funded with growth assets.

Allocate \$100,000 to *WealthChoice FIA* with Guaranteed Living Benefit Rider.

PROJECTIONS THREE YEARS LATER
AFTER 15% UP MARKET

Growth IRA gained 15% and is now worth \$115,000.

WealthChoice FIA value for RMD purposes is \$114,187.

RMD is 3.78% of
\$115,000 + \$114,187 = \$229,187

That equates to an aggregate
RMD of \$8,663
(*WealthChoice* covers most of RMD)

Annual payout from
WealthChoice annuity at age 73 is

\$8,335.

WealthChoice FIA 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.

RMDs on *WealthChoice* with GLBR are based on year-end Fair Market Value (FMV).

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

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