

November 05, 2025 CREDITING RATES

WealthChoice® is a fixed indexed annuity with interest crediting options that include a fixed rate and multiple methods tied to market indices—providing **opportunities for diversification**, **wealth accumulation**, and **financial security** without experiencing losses during market downturns. New money rates below may not be applicable to policy renewals.

CREDITING METHODS	5-Year	7-Year
1-Year Fixed Rate	4.50%	4.60%
S&P 500® Index		
Annual Point-to-Point Cap	9.00%	9.00%
Bailout Cap Rate	5.00%	5.00%
Annual Point-to-Point Par Rate	45.00%	45.00%
Annual Point-to-Point Performance Trigger*	7.00%	7.10%
Monthly Sum Cap	2.50%	2.50%
Barclays Global Quality Index**		
Annual Point-to-Point Par Rate	160%	165%
S&P 500® Dynamic Intraday TCA Index**		
Annual Point-to-Point Cap	12.75%	13.00%
Horizon Ascend 5%® Index		
Annual Point-to-Point Par Rate	145%	150%

*Performance Trigger Threshold is currently 0.00%.

**United Life guarantees the rate on the Barclays Global Quality Index and S&P 500 Dynamic Intraday TCA Index for the surrender charge period. The first-year rate could be higher if the new money crediting rate decreases before a contract is issued.

For Fixed Indexed Annuities issued November 5 through Dec 31, 2025, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.95% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.95% applies to fixed rate funds.

Talk to a financial professional about how a fixed indexed annuity could fit into your retirement plans.

Understanding Crediting Methods

Annual Point-to-Point Cap Indexed Account. Index growth is calculated from one contract anniversary to the next. If index growth is positive, the policyholder receives the lesser of the index growth and the cap rate.

Annual Point-to-Point Bailout Cap. If the next declared cap rate for this crediting strategy falls below the bailout rate during the surrender charge period, the surrender charges and Market Value Adjustment are waived for the total Account Value for a 30-day window.

Annual Point-to-Point Performance Trigger Indexed Account. This method measures the underlying index growth using two points in time: the beginning index value and the ending index value for the Contract Year. If there is an increase in the value of that index that equals or exceeds the Trigger Threshold, then the Indexed Credit Percentage equals the Interest Trigger. If there is a decrease in value of that index or the increase is less than the Trigger Threshold, then the Indexed Credit Percentage is zero.

Annual Point-to-Point Participation Indexed Account. Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a Participation Percentage to determine the indexed interest to be credited on the contract anniversary.

Monthly Sum Cap Indexed Account. This method uses the twelve monthly changes in the underlying index during the Contract Year, subject to a Monthly Change Percentage Cap, and is based on the sum of all the monthly changes in the index (positive, negative, or no change). On each Contract Anniversary, these twelve monthly Indexed Change Percentages, each not to exceed the Monthly Change Percentage Cap, are added together to determine the Indexed Credit Percentage for the Contract Year. Negative monthly changes have no downside limit and can reduce the maximum Indexed Interest Credit, but the resulting Indexed Interest Credit will never be less than zero.

WealthChoice Fixed Indexed Annuity is underwritten and issued through United Life Insurance Company. Rates shown are effective as of November 05, 2025 and are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of United Life. Surrender charges and Market Value Adjustment may apply.

Please read the policy for details. If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC19-UNL-FIA02. Form number may vary by state. For tax advice contact your tax advisor.

The **S&P 500® Price Return Index** is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by **United Life Insurance Company**. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). United Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index.

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The **S&P 500® Dynamic Intraday TCA Index** (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by **United Life Insurance Company**. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by **United Life Insurance Company**. United Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates. None of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Index.

The **Horizon Ascend 5%™ Index** is a trademark of Horizon Investments®, LLC ("Horizon") and has been licensed for use for certain purposes by or on behalf of the annuity. The Index is the exclusive property of Horizon and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of **United Life Insurance Company**, the annuity, or the annuity contract owners. The annuity is not sold, sponsored, endorsed or promoted by Horizon or any other party involved in, or related to, making or compiling the Index.

Not FDIC insured • Not bank guaranteed • Not a deposit • Not insured by any federal agency • Charges may apply • May go down in value

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 index performance. Past performance of an index is not an indication of future performance.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at United Life. If money is received within that 60-day period and the rates have changed, we will guarantee the higher rate for once contract year. If we do not receive the money within the 60-day period, we will guarantee the rate in effect at the time the money is received.

Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate.

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The guaranteed rates of United Life's Performance Single Premium Deferred Annuities (SPDA) could help provide financial peace of mind. You choose the guarantee period that fits with your financial goals. Each option includes:

- Tax-deferred growth at a guaranteed rate of return
- Free withdrawals for Required Minimum Distributions
- Nursing home & terminal illness waiver of charges*

CREDITING INTEREST RATES Annual Percentage Yield (APY) reflects compounding and may decrease with withdrawals.

PERFORMANCE SPDA with Market Value Adjustment (MVA)**	\$100,000+	\$25,000– \$99,999	
GUARANTEE PERIOD	PREMIUMS & CREDITING RATES		EARLY SURRENDER PENALTY
3 YEAR – Available through age 100	3.60%	3.40%	8, 7, 6%
5 YEAR – Available through age 89	4.80%	4.60%	8, 7, 6, 5, 4%

Talk to a financial professional about how an annuity could fit into your retirement plans.

Performance SPDAs issued November 5 through Dec. 31, 2025, have a Basic Interest Rate (BIR) of 2.75% during the surrender period. The BIR (the guaranteed minimum interest rate) then permanently changes to the BIR (no less than 1%) for newly issued policies. Rate also applies to SPDAs coming out of surrender as noted. Refer to policy for details.

Portfolio Rate for monies out of surrender or not otherwise conditionally guaranteed is 1.00% in 2025. Policies out of surrender or not otherwise conditionally guaranteed earn the higher of their policy guarantee rate or the portfolio rate.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at United Life. If money is received within that period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 60-day period, we will guarantee* the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. * Subject to the terms of the policy.

*Nursing Home & Terminal Illness rider not available in California.

Performance SPDA is underwritten and issued through United Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. ** Surrender charges and Market Value Adjustment (MVA) may apply. For tax advice contact your tax advisor.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC18 LIU-880, which may vary by state.

Withdrawal of up to the prior year's accumulated interest is available each year starting in the second contract year. A 10% withdrawal option may be added to the Performance SPDAs at issue at a cost of 15 basis points each year. No surrender charge is imposed if annuitant dies during surrender.

Not FDIC insured • Not bank guaranteed • Not a deposit • Not insured by any federal agency • Charges may apply • May go down in value