

# Western United Life Assurance Company

## Multi Year Guarantee Annuities

### ANNUITY RATES EFFECTIVE FROM SEPTEMBER 27, 2018

*Annuity Producer Use Only - Not for Use With Consumers*

Annuity Plan Name	Guaranteed Rates	Guarantee Period	Minimum/Maximum Premium	Annuitant's Actual Issue Age	Guaranteed Return of Premium (ROP)**	Early Surrender Charges	Penalty-Free Partial Surrenders
Discovery 3	↑ 2.55%	3 Years	\$10K/1MM	0 - 99	No	6, 5, 4, 0%	Accrued Interest or RMD Only
Discovery 5	↑ 3.30%	5 Years	\$10K/1MM	0 - 84	No	8, 7, 6, 5, 4, 0%	
Discovery 6	↑ 3.35%	6 Years	\$25K/1MM	0 - 84	No	8, 7, 6, 5, 4, 3, 0%	15% Per Calendar Year
Discovery 7	↑ 3.40%	7 Years	\$10K/1MM	0 - 80	No	8, 7, 6, 5, 4, 3, 2, 0%	
Future Select 5	↑ 3.05%	5 Years	\$10K/1MM	0 - 90	Yes	8, 7, 6, 5, 4, 0%	15% Per Calendar Year
Future Select 7	↑ 3.15%	7 Years	\$10K/1MM	0 - 84	Yes	8, 7, 6, 5, 4, 3, 2, 0%	
WULA Max Choice 3 - MVA*	Low-Band ↑ 2.75%	3 Years	\$10K/\$249,999	0 - 97	No	9, 8, 7, 0%	Beginning Contract Year 2, One per Contract Year of the Accrued Interest Earned in that Contract Year OR RMD pertaining to this Contract.
	High-Band ↑ 2.85%		\$250K/\$1MM				
WULA Max Choice 5 - MVA*	Low-Band ↑ 3.55%	5 Years	\$10K/\$249,999	0 - 85	No	9, 8, 7, 6, 5, 0%	
	High-Band ↑ 3.65%		\$250K/\$1MM				
WULA Max Choice 6 - MVA*	Low-Band ↑ 3.55%	6 Years	\$25K/\$249,999	0 - 85	No	9, 8, 7, 6, 5, 4, 0%	
	High-Band ↑ 3.65%		\$250K/\$1MM				
WULA Max Choice 7 - MVA*	Low-Band ↑ 3.60%	7 Years	\$10K/\$249,999	0 - 85	No	9, 8, 7, 6, 5, 4, 3, 0%	
	High-Band ↑ 3.70%		\$250K/\$1MM				
WULA Max Choice 10 - MVA*	Low-Band ↑ 3.65%	10 Years	\$10K/\$249,999	0 - 75	No	9, 8, 7, 6, 5, 4, 2.5, 2, 1.5, .9, 0%	
	High-Band ↑ 3.75%		\$250K/\$1MM				

\*The MVA plans are not available in ND, SD

\*\*ROP is return of the initial single premium paid, minus any partial surrenders taken.

Marketing States: AK, AL, AR, AZ, CO, CT, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY












Tax Qualifier: Non-Qualified, and IRA including Roth, SEP, Simple and Traditional.

Withdrawals: Withdrawals (Partial Surrenders) need to be set up as Electronic Fund Transfers (EFT).

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### PRODUCT COMPARISON

Plans & Features	Discovery 3, 5, 6, and 7 year Multi-Year Guarantees	Future Select 5 and 7 year Multi-Year Guarantees	Max Choice 3, 5, 6, 7, and 10 year Multi-Year Guarantees
Free Look Period	 30 days	 30 days	 Minimum 15 days or as Required by Owner's Resident State
Penalty-Free Partial Surrenders (Withdrawals)	 Beginning 1st Calendar Year: 3 Year - Accumulated Interest or RMD Only; 5, 6, and 7 Year – 15% of the Annuity Value	 Beginning 1st Calendar Year: 15% of the Annuity Value	 Beginning 2nd Contract Year: Accumulated Inter- est Earned in the Same Contract Year or RMD Pertaining to this Contract
Multiple Withdrawals Allowed	 Up to 12 (systematics) per Calendar Year	 Up to 12 (systematics) per Calendar Year	1 per Contract Year
Waiver of Surrender Charges	 Waived at Death of the Annuitant	 Waived at Death of the Annuitant	The Beneficiary will receive the Greater of the Cash Surrender Value or Return of Premium Minus any Withdrawals
Guaranteed Return of Premium (ROP)			
Market Value Adjustment (MVA)			