

Western United Life Assurance Company

Vision 6

Quality Products and
Services Since 1963

Initial Interest Rate

Effective Date

(Subject to change)

Please Contact:

Western United Life Assurance Company's Vision 6 single premium deferred annuity guarantees a crediting rate for one year. Early Surrender Charges will be waived for 60 days from each Contract Anniversary, during the surrender charge period, if the declared renewal rate is below the Initial Interest Rate.

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| Form # | ICC14-WUVSN6 (2014-WUVSN6 ND, SD) |
| Initial Interest Rate Guarantee Period | 1 Year |
| Guaranteed Minimum Interest Rate | 1-3% for contract years 7+ |
| Bailout Rate | Initial Interest Rate for Contract Years 2-6 |
| Maximum Free Partial Surrender Amount | 15% per calendar year |
| Surrender Charge Period | 6 Years |
| Surrender Charges by Contract Year (%) | 5, 5, 5, 5, 5, 4, 0 |
| Minimum/Maximum Premium | \$25,000 - \$1,000,000 |
| Guaranteed Return of Premium | Yes |
| Annuitant's Actual Issue Age | 0-84 |
| Fund Type (Qualifier) | Non-Qualified; IRA including Roth, SEP, Simple, & Traditional |
| Systematic Withdrawals | Must be set up as Electronic Fund Transfer (EFT) |
| Death Benefit | Early Surrender Charges are waived upon death of the Annuitant |
| Owner Resident State Availability | AK, AZ, HI, ID, IN, MT, ND, NE, NV, OK, OR, SD, TX, UT, WA, WY |



WESTERN UNITED LIFE
ASSURANCE COMPANY

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This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.

The contract referred to in this fact sheet is an annuity offered by an insurance company and is not insured by FDIC. It is not the product of, nor is it guaranteed by, any bank.

Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.

Neither Western United Life Assurance Company, nor any of its insurance producers, provide legal or tax advice. This fact sheet gives only a summary of our understanding of some of the current laws and regulations, and is not exhaustive. Your personal tax advisor should be consulted on any specific points that may be of importance to you.



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