

Plan, Crediting Strategies, and Terms	7-Years	10-Years
Western United Life New Horizon		
1-Year Fixed Interest Rate	1.95%	2%
1-Year Point-to-Point w/Cap Rate (S&P 500®)	6.75%	7.1%
1-Year Point-to-Point w/Participation Rate (S&P 500®)	25%	28%

Western United Life New Horizon Plus		
1-Year Fixed Interest Rate	2%	2.25%
1-Year Point-to-Point w/Cap Rate (S&P 500®)	7.75%	8%
1-Year Point-to-Point w/Participation Rate (S&P 500®)	30%	30%

Surrender Charge Schedule - Withdrawals and surrenders that exceed the penalty-free amount are subject to the following schedule for the Contract Year of the withdrawal/surrender.

7 Years	9.3%	8.8%	7.9%	6.9%	5.9%	5.0%	4.0%	0%	0%	0%
10 Years	9.3%	8.8%	7.9%	6.9%	5.9%	5.0%	4.0%	3.0%	2.0%	1.0%

Penalty-Free Amount - per Contract Year:

Western United Life New Horizon - 10% of the Annuity Value; or, the Required Minimum Distribution (RMD) amount from this contract if applicable. Available beginning in the 1st Contract Year.

Western United Life New Horizon Plus - 5% of the Single Premium; or, the Required Minimum Distribution (RMD) amount from this contract if applicable. Available beginning in the 2nd Contract Year.

Waiver of Surrender Charges - Surrender Charges may be waived upon the Annuitant's confinement to a nursing home or diagnosis of a terminal illness. The Nursing Home and Terminal Illness Waiver of Surrender Charges Riders will be attached to all FIA contracts with full details.

Annuity Payouts - *All annuity payouts will only be set up as EFT.* Please have your client complete and return an "Annuity Income Payment Request" or "Authorization for Direct Deposit" form with a voided check attached. Systematic payouts will only be set up as annual payments.

Minimum/Maximum Single Premium - \$10,000 is the minimum and \$1,000,000 is the maximum without prior approval from the Company.

Issue Ages - 0 - 80; The Annuitant's age at last birthday, when the contract is issued.

Market Value Adjustment (MVA) - The MVA applies to withdrawals and surrenders in excess of the Penalty-Free amount, during the Surrender Charge Period. It may increase or decrease the amount received.

Death Benefit - There are no Surrender Charges upon the death of the Annuitant. We will pay the full Annuity Value upon death of the Annuitant according to the terms of the contract. See the Death Benefit section of the Contract for details.

Tax Qualifiers - Non-Qualified; IRA including Roth, SEP, Simple, and Traditional.

State Availability - Not available in CA, ID, FL, ND, NJ, NY, PR, & SD.

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