

Discovery 5

Single Premium Deferred Annuity

Western United Life Assurance Company

Quality Products and Services Since 1963

Western United Life Assurance Company's *Discovery 5* is a single premium deferred annuity that has a shorter surrender charge period to maximize liquidity. It gives you the ability to lock in a guaranteed interest rate for the length of the surrender charge period.

Form Number	ICC16-WUDSC5; 2016-WUDSC5 (ND, SD)
Initial Interest Rate Guarantee Period	5 Years
Guaranteed Minimum Interest Rate	1-3% for contract years 6+
Annuitant's Actual Issue Age	0-84
Minimum/Maximum Premium	\$10,000 - \$1,000,000
Tax Qualifier	Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional
Surrender Charge Period	5 Years
Surrender Charges by Contract Year (%)	8, 7, 6, 5, 4, 0
Maximum Free Partial Surrender Amount	15% per Calendar Year
Partial Surrenders	Need to be set up as Electronic Fund Transfer (EFT)
Death Benefit	Early Surrender Charges are waived upon death of the Annuitant
Owner Resident States Available	AL, AK, AZ, AR, CO, CT, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

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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.