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ANNUITY

UNITED AMERICAN
CAN OFFER YOU
A MORE
SECURE FUTURE



SINGLE PREMIUM ANNUITY



TAX-DEFERRED GROWTH



CHOICE OF INCOME OPTIONS



GUARANTEED MONTHLY INCOME
PAYABLE AT MATURITY



GUARANTEED BASE
INTEREST RATE

UA *United American
Insurance Company*
Since 1947

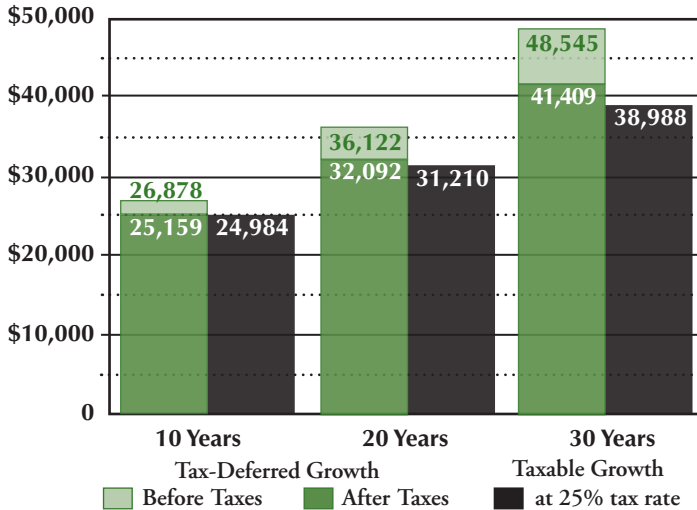
P. O. BOX 8080 • MCKINNEY, TEXAS 75070-8080
www.unitedamerican.com

UA LIFESTYLE ANNUITY

This single premium tax-deferred investment provides customers a secure way to reach long-range financial goals . . . helps in maintaining their lifestyle.

TAX-DEFERRED EARNINGS

Your funds increase more rapidly when there is no tax on interest earnings until they are withdrawn... *this is called tax-deferred.* The graph below demonstrates how this can boost your earnings potential, assuming a single payment of \$20,000, 3% annual interest rate, and 25% tax bracket.



INTEREST RATES

Your interest rate is the current interest rate in effect at the time the premium payment is received and will be guaranteed until the next annuity anniversary date. The interest rate is *guaranteed to be at least 3%.*

LIQUIDITY

After the first policy year the Lifestyle Annuity offers you the *flexibility of a free withdrawal* up to 10% of your cash value (*minimum \$500*). On amounts withdrawn during the *first policy year, withdrawal charges may not exceed the interest credited.* In subsequent policy years two through six, amounts withdrawn in excess of the free withdrawal are subject to a withdrawal charge. At the end of six years, withdrawal charges are eliminated.

Withdrawal During Policy Year	Withdrawal Charge % of Deposit Withdrawn
1	7%
2	7%
3	7%
4	6%
5	5%
6	4%
7 or more	NONE

Hospitalization and Nursing Home Waiver of withdrawal charges.

ATTRACTIVE INCOME OPTIONS

Select the payment option that best suits your lifestyle. Payout may begin as soon as the annuity has been in force for at least one year.

Your option choices include:

- Fixed Amount (*specific monthly payments*)
- Fixed Period (*monthly payments for a specified period*)
- Life Income – two ways to pay:
 - monthly payments to an individual
 - monthly payments for the joint lifetime of two annuitants with continuing benefits to the survivor

GUARANTEED DEATH BENEFIT & PROBATE AVOIDANCE

If you die before annuity payments begin, your beneficiary would receive the *full cash value of the policy.* Payment would *not be subject to the cost and delay of probate.*

SIMPLE TO START

Our Lifestyle Annuity is an asset-building opportunity that safely guards and multiplies your dollars faster. This annuity is available to all customers ages 0 to 80. Purchase of the Lifestyle Annuity can range from a minimum of \$5,000 up to a maximum of \$20,000 per annuitant, per year.

TAX CONSIDERATIONS

Interest income accumulates tax-deferred in an annuity. Current tax law treats any withdrawal prior to the maturity date as being from interest earnings first for income purposes. Withdrawals of earnings are subject to a 10% federal tax penalty unless (1) withdrawal is made after age 59½; (2) payment is made as a result of death or disability; or (3) the withdrawal is made as a series of substantially equal periodic payments for life.

NOTE: The information provided on the tax aspects of annuities represents our understanding of current laws and regulations; it is not a warranty and is not intended to be legal or tax advice. A prospective purchaser should consult with his/her tax advisor concerning his/her particular circumstances.

**CONGRATULATIONS ON YOUR GOOD JUDGEMENT!
MAKE CHECK PAYABLE TO UNITED AMERICAN INSURANCE COMPANY, not to an individual.**

Received of _____ the sum of \$_____ for a single premium tax-deferred annuity policy with application for Policy Form USPDA02. If for any reason policy is not issued, payment is to be refunded in full. Annuity is not effective until policy applied for has been issued.

Date

✓ _____
Authorized Signature

Keep this Page . . . it highlights the features of your policy. It is not a contract. For complete information consult your policy.

UNITED AMERICAN INSURANCE COMPANY
P. O. Box 8080 • McKinney, Texas 75070 • (972) 529-5085

**APPLICATION FOR SINGLE PREMIUM DEFERRED ANNUITY
 UNITED AMERICAN INSURANCE COMPANY
 ADMINISTRATIVE OFFICE: P. O. BOX 8080 MCKINNEY, TX 75070-8080**

Annuitant Telephone No. - - Plan Code Home Office Use Only _____

ANNUITANT

Annuitant's First Name M.I. Sex Male Female

Annuitant's Last Name

Street Address

City State

Zip Code Social Security Number - -

Date of Birth (mm-dd-yyyy) - - Age Last Birthday Maximum issue age 80

Beneficiary Name Relationship to Annuitant

Social Security Number - -

OWNER _____ (if different from annuitant) _____

Owner's First Name M.I. Relationship to Annuitant

Owner's Last Name

Date of Birth (mm-dd-yyyy) - - Age Last Birthday TaxPayer ID/ Social Security #

Sex Male Female

Street Address

City State Zip Code

PREMIUM

Single Premium Received
 \$, .

Expected Maturity Date
 - -

(The policy anniversary following Annuitant's age 81 unless otherwise indicated)

INTEREST

1st Year interest rate
 . %

REPLACEMENT

Do you have any existing insurance policies or annuity contracts? Yes No

If yes, Replacement Notice must be completed.

Will the annuity applied for replace any existing insurance or annuity? Yes No

If yes, explain:



