

United Heritage Life Insurance Company

# FIXED ANNUITY SUMMARY

Interest rates effective as of February 2012

## EAGLE 8

- Single Premium Deferred Annuity
- Current Interest Rate: **4.70%**
- Commission: Refer to contract
- Issue Ages: 0-90
- Minimum Premium: \$8,000
- 10% Free Withdrawal (available immediately) 1 withdrawal per year of accumulated value  
Interest income and systematic withdrawal options
- Surrender Period Age 0-59: 10 years (8, 8, 8, 7, 6, 5, 4, 3, 2, 1%)  
Age 60-90: 9 years (8, 7, 7, 6, 5, 4, 3, 2, 1%)
- Nursing Home Waiver

## HERITAGE

- Flexible Premium Deferred Annuity
- Current Interest Rate: Age 0-80 = **1.85%**  
Age 81-100 = **1.85%**
- Commission: Refer to contract
- Issue Ages: 0-100 (0-80 in Texas)
- Minimum Premium: \$100/month (\$50/month for qualified contracts)
- 10% Free Withdrawal (available immediately) 1 withdrawal per year of accumulated value,  
**Cumulative up to 50%!!!**  
Interest income and systematic withdrawal option
- Surrender Period: 7 years (8, 7, 6, 5, 4, 3, 2 %)
- Nursing Home Waiver

## AM BEST RATED -- A- (Excellent)

This rating represents our improved overall profitability, good invested asset quality and adequate surplus position.

Maximum annuity deposit \$250,000  
(\$100,000 on the Heritage)  
without Home Office approval.

For SPIA maximum deposit contact the Home Office.

Get the new interest rates for the  
illustration system at [unitedheritage.com](http://unitedheritage.com)

## SECURE VALUE 5

- Single Premium Deferred Annuity
- **5 Year Rate Guarantee!**
- Current Interest Rate: **2.25%**
- Commission: Refer to contract
- Issue Ages: 0-85
- Minimum Premium: \$5,000
- 10% Free Withdrawal 1 withdrawal per year of accumulated value,  
after first contract year
- **Surrender Period: 5 years (7, 7, 6, 5, 4%)**
- Nursing Home Waiver

## SINGLE PREMIUM IMMEDIATE ANNUITY

- Single Premium Immediate Annuity (SPIA)
- Settlement Options: Period Certain (5-30 yrs), Life Only,  
Life w/Period Certain, Life w/ Installment Refund, Joint Life,  
Joint and Survivor Period Certain, Specified Dollar Amount
- Issue Ages: Life Only: 85, Life w/Period Certain: 95,  
**All Others: Any Age**
- Minimum Deposit: \$25,000
- Commissions: Based on settlement options

For additional information contact:

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# UNITED HERITAGE'S CURRENT INTEREST RATES

Effective February 1, 2012 thru February 29, 2012

## ANNUITIES

**New Sales of Heritage & Eagle Annuities:**  
(Qualified or Non-Qualified)

**Current Effective Interest:**

Annuities with renewal or issue dates during February 2012, will have a Guaranteed Effective Rate, to the next Policy Anniversary of:

**Heritage:**

Renewal: Age 0 thru 80 1.85%  
Renewal: Age 81 thru 100 1.85%

**Eagle 8:**

Eagle 8: 4.70% first year

**February 2012 Minimum Guarantee:**

Heritage, Secure Value 5, and Eagle 8 – 1.35%

Date	2/1/2012	Life Certain	3.40
Heritage (0-80) Iss	1.85	Marquee	4.75
Heritage (0-80) Ren	1.85	Dividends Left	3.00
Heritage (81-100)	1.85	Supp Contract	3.00
Eagle 8 - Iss	4.70	Value 5	2.25
Eagle 8 - Ren	2.45	SPIA 10	3.00
Floating Guarantee	1.35	SPIA 20	3.40

*Get the new interest rates for the illustration system by updating your system at [unitedheritage.com](http://unitedheritage.com)*

## PRENEED “e” SERIES PLANS

<b>Advantage Plan</b> .....	3.00%	<b>Heritage Annuity:</b> age 0-80 .....	1.85% (not available in Missouri)
<b>Platinum Plan</b> .....	2.75%	age 81-100 .....	1.85% (not available in Missouri)
		<b>Premium Deposit Fund</b> .....	3.00%

## UNIVERSAL LIFE

**Current Effective Interest - Guaranteed for the Current Month:**

**Concept One** - 4.00%, **Concept Two** - 4.25%, **Concept Three** - 4.60%, **TUL 20** - 4.25% **Long-Term Effective Guarantee:** 4.00% minimum  
**Policy Loans - Loan Interest rate:** 7.40% in advance. **Interest credited on amount of loan:** 4.00%

**Marquee** - 4.75% **Long-Term Effective Guarantee:** 3.00% Minimum (California 4.00% minimum)

**Policy Loans - Loan Interest rate:** 5.65% in advance. **Interest credited on amount of loan:** 3.00% (California 4.00%)

## POLICY LOANS - LIFE INSURANCE

**Variable Rate Plans:**

**One Pay Life (1-Pay); Select Whole Life 3, 4, and 5; ProPlus; and Protector and Advantage “e” Series**

**Loan Interest Rate:** It’s variable -- and may change each calendar quarter. The maximum will not exceed the greater of:

- **Moody’s “Published Monthly Average”** two months prior to the first day of calendar quarter; or
- **1-Pay policies** -- 8.50% for policies issued prior to 1/1/1987; 8.00% for policies issued 1/1/1987 thru 12/31/1992; 7.25% for policies issued 1/1/1993 thru 12/31/1994; 6.75% for policies issued 1/1/1995 and after.
- **Select Whole Life 3, 4, and 5; ProPlus; and Protector and Advantage “e” Series** -- 8.00% for policies issued 1/1/1988 thru 12/31/1992; 7.25% for policies issued 1/1/1993 thru 12/31/1994; 6.75% for policies issued 1/1/1995 thru 12/31/2005; 6.00% for policies issued 1/1/2006 and after.

**Current Quarter Effective Rate:** 1.10% in advance.

**Maximum “Net” Loan (This Quarter):** 92% of cash value at end of current policy year.

Interest due for first full quarter will be deducted from the loan. Percentage may change.

## OTHER INTEREST RATES

<b>Dividends</b> (Left to Accumulate at Interest) .....	3.00%
<b>Premiums Paid in Advance</b> (Discount Rate):	
First 5 Years .....	1.00%
6th thru 20th Years .....	1.00%
<b>Premium Deposit Fund</b> .....	3.00%
Guaranteed Minimum Rate .....	3.00%



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