

United Heritage Life Insurance Company

FIXED ANNUITY SUMMARY

Interest rates effective as of November 2011

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

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 LIFE INSURANCE COMPANY
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UNITED HERITAGE'S CURRENT INTEREST RATES

Effective November 1, 2011 thru November 30, 2011

ANNUITIES

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

Current Effective Interest:

Annuities with renewal or issue dates during November 2011, 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

November 2011 Minimum Guarantee:

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

Date	11/1/2011	Life Certain	3.40
Heritage (0-80) Iss	1.85	Marquee	5.00
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

PRENEED “e” SERIES PLANS

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

UNIVERSAL LIFE

Current Effective Interest - Guaranteed for the Current Month:

Concept One - 4.00%, **Concept Two** - 4.50%, **Concept Three** - 5.00%, **TUL 20** - 4.50% **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 - 5.00% **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: 1.20% 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

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



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