

<i>SERFF Tracking Number:</i>	<i>UNFG-125879654</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40766</i>
<i>Company Tracking Number:</i>	<i>LIU-754 AND LIU-757</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>LIU-754 AND LIU-757</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: United Life Insurance Company

Product Name: LIU-754 AND LIU-757

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.003 Single Premium

Filing Type: Form

SERFF Tr Num: UNFG-125879654 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 40766

Co Tr Num: LIU-754 AND LIU-757

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Joanne Young

Disposition Date: 11/06/2008

Date Submitted: 11/04/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 10/03/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/06/2008

State Status Changed: 11/06/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

LIU-754 (8-08) Single Premium Deferred Annuity - 4 Year

LIU-757 (8-08) Single Premium Deferred Annuity - 7 Year

We are filing these two annuity policies for consideration and approval. We want to offer 2 additional annuity choices; a four year plan and a seven year plan.

SERFF Tracking Number: UNFG-125879654 State: Arkansas
 Filing Company: United Life Insurance Company State Tracking Number: 40766
 Company Tracking Number: LIU-754 AND LIU-757
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: LIU-754 AND LIU-757
 Project Name/Number: /

The text in the two contracts is identical except for the dec pages; the length of the guaranteed interest rate and the number of years of the surrender period is different.

This filing to the best of our knowledge contains no unusual or possibly controversial items from normal company or industry stanrards.

Thank you for your consideration.

Company and Contact

Filing Contact Information

Joanne Young, Analyst jyoung@unitedfiregroup.com
 118 2nd Ave SE (319) 286-2620 [Phone]
 Cedar Rapids, IA 52407-3909 (319) 286-2570[FAX]

Filing Company Information

United Life Insurance Company CoCode: 69973 State of Domicile: Iowa
 118 2nd Ave SE Group Code: 248 Company Type: Life
 PO Box 73909
 Cedar Rapids, IA 52407-3909 Group Name: United Fire Group State ID Number:
 (319) 399-5700 ext. [Phone] FEIN Number: 42-6061188

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 policies = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Life Insurance Company	\$100.00	11/04/2008	23690877

SERFF Tracking Number: UNFG-125879654 State: Arkansas
Filing Company: United Life Insurance Company State Tracking Number: 40766
Company Tracking Number: LIU-754 AND LIU-757
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: LIU-754 AND LIU-757
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/06/2008	11/06/2008

SERFF Tracking Number: UNFG-125879654 *State:* Arkansas
Filing Company: United Life Insurance Company *State Tracking Number:* 40766
Company Tracking Number: LIU-754 AND LIU-757
TOI: A02I Individual Annuities- Deferred Non- *Sub-TOI:* A02I.003 Single Premium
Variable
Product Name: LIU-754 AND LIU-757
Project Name/Number: /

Disposition

Disposition Date: 11/06/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNFG-125879654 State: Arkansas
 Filing Company: United Life Insurance Company State Tracking Number: 40766
 Company Tracking Number: LIU-754 AND LIU-757
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: LIU-754 AND LIU-757
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Single Premium Deferred Annuity - 4 year		Yes
Form	Single Premium Dererred Annuity - 7 year		Yes



UNITED LIFE INSURANCE COMPANY

A Legal Reserve Stock Life Insurance Company
118 Second Avenue S.E.
Cedar Rapids, Iowa 52401
800-637-6318

This telephone number 800-637-6318, is available for policyholders to present inquiries or obtain information about coverage and to provide assistance in resolving complaints.

UNITED LIFE INSURANCE COMPANY agrees to pay:

- (a) an annuity income to the Annuitant commencing on the Annuity Income Date if the Annuitant is living on that date; or
- (b) a death benefit as herein defined to the beneficiary when we receive proof satisfactory to us of the Annuitant's death before the Annuity Income Date. The policy then will be terminated. Settlement upon the death of the Annuitant will be made within 30 days after receipt of due proof of death (except in Utah within 15 days).

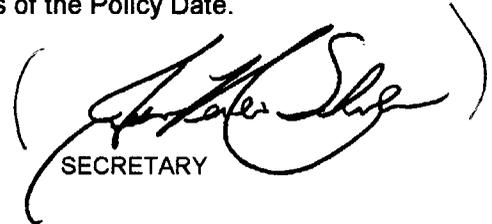
The provisions on the following pages are also part of this policy.

**THIS IS A LEGAL CONTRACT BETWEEN THE OWNER
AND UNITED LIFE INSURANCE COMPANY.**

READ YOUR POLICY CAREFULLY.

Executed by United Life Insurance Company as of the Policy Date.


PRESIDENT


SECRETARY

RIGHT TO CANCEL. You may cancel this policy by delivering or mailing to us or our agent a written notice to us at our Home Office at United Life Insurance Company, P .O. Box 73909, Cedar Rapids, Iowa 52407, and returning the policy to us or our agent before midnight of the thirtieth day after the date you receive the policy. Notice given by mail and return of the policy or contract by mail are effective on being postmarked, properly addressed and postage prepaid. We will return the payment made for this policy within ten days after we receive notice of cancellation and the returned policy.

SINGLE PAYMENT DEFERRED ANNUITY POLICY - Monthly annuity payments to Annuitant beginning on the Annuity Income Date - Death benefit payable at death of Annuitant before the Annuity Income Date - single annuity purchase payment.

This policy contains the following sections:

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SECTION II

SURRENDER CHARGE SCHEDULE

(SEE PROVISION 4 OF SECTION VI FOR DETAILED EXPLANATION)

POLICY YEAR	SURRENDER CHARGE %
1	4
2	4
3	3
4	2

SECTION III

TABLE OF VALUES

(SEE PROVISION 5 OF SECTION VI FOR DETAILED EXPLANATION)

POLICY YEAR	ANNUITY FUND VALUE	CASH VALUE
1	10,190.00	9,782.40
2	10,383.61	9,968.27
3	10,580.90	10,263.47
4	10,781.94	10,566.30
5	10,889.76	10,889.76
6	10,998.65	10,998.65
7	11,108.64	11,108.64
8	11,219.73	11,219.73
9	11,331.92	11,331.92
10	11,445.24	11,445.24
11	11,559.69	11,559.69
12	11,675.29	11,675.29
13	11,792.04	11,792.04
14	11,909.96	11,909.96
15	12,029.06	12,029.06
16	12,149.35	12,149.35
17	12,270.85	12,270.85
18	12,393.56	12,393.56
19	12,517.49	12,517.49
20	12,642.67	12,642.67

Annuity Matures In(2028)

Actual values may be greater due to the stated 4-year guarantee.

Values illustrated are based on the Basic Interest Rate shown in SECTION I through the 4th policy year and 1% thereafter.

SECTION IIIa

**ANNUITY INCOME OPTIONS
MONTHLY INCOME TABLES**

Option 1: LIFE ANNUITY. Monthly payments will be made as long as the payee is alive. No further benefits will be payable after the payee's death. The amount of each monthly payment is determined by the age and sex of the payee on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional):

AGE	MALE	FEMALE	AGE	MALE	FEMALE
60	\$40.16	\$36.47	66	\$48.85	\$43.79
61	41.39	37.51	67	50.66	45.31
62	42.69	38.61	68	52.58	46.94
63	44.09	39.78	69	54.63	48.70
64	45.58	41.04	70	56.81	50.59
65	47.16	42.37			

Amounts for other ages will be furnished upon request.

Option 2: LIFE ANNUITY WITH PERIOD CERTAIN. Monthly payments will be made for a specified period of 5, 10, 15 or 20 years and will continue after expiration of the specified period as long as the payee is alive. If the payee dies during the specified period, payments will be continued to the end of that period to the payee's beneficiary. The amount of each monthly payment is determined by the age and sex of the payee on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional).

AGE (MALE)	AGE (FEMALE)	5 YEARS	10 YEARS	15 YEARS	20 YEARS
60		\$40.00	\$39.45	\$38.38	\$36.69
62		42.48	41.74	40.30	38.12
65		46.81	45.60	43.38	40.21
67		50.16	48.48	45.51	41.52
70		55.96	53.21	48.74	43.27
	60	36.39	36.10	35.53	34.58
	62	38.50	38.11	37.35	36.08
	65	42.19	41.58	40.37	38.39
	67	45.07	44.22	42.55	39.92
	70	50.18	48.75	46.04	42.08

Amounts for other ages will be furnished upon request.

Option 3: JOINT LIFE ANNUITY. Monthly payments will be made during the joint lifetimes of two payees; and after the death of one payee during the lifetime of the surviving payee. No further benefits will be payable after the surviving payee's death. The amount of each monthly payment is determined by the age and sex of the payees on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional):

AGE (MALE)	AGE (FEMALE)				
	55	60	65	70	75
55	\$28.55	\$30.24	\$31.70	\$32.87	\$33.72
60	29.67	31.97	34.18	36.10	37.62
65	30.52	33.43	36.50	39.48	40.08
70	31.12	34.55	38.47	42.68	46.80
75	31.51	35.31	39.94	45.36	51.30

Amounts for other ages will be furnished upon request.

Option 4: FULL CASH REFUND . Monthly payments will be made as long as the payee is alive. At the death of the payee we will pay to the payee's beneficiary:

- (a) the proceeds of this policy applied to purchase the monthly annuity income; less
- (b) the sum of the monthly annuity income payments made prior to the payee's death; provided
- (c) (a) minus (b) is greater than \$0.

The amount of each monthly payment is determined by the age and sex of the payee on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional):

AGE	MALE	FEMALE	AGE	MALE	FEMALE
60	\$34.39	\$32.66	66	\$39.38	\$37.45
61	35.14	33.38	67	40.34	38.39
62	35.92	34.11	68	41.35	39.38
63	36.73	34.90	69	42.39	40.40
64	37.57	35.71	70	43.49	41.49
65	38.45	36.56			

Amounts for other ages will be furnished upon request.

Election of any of the above options is subject to a minimum payment of \$50.00. If the monthly payment is less than \$50.00 we may elect to pay the annuity income benefit quarterly, semi-annually or annually.

SECTION IV. DEFINITIONS

When we use the following words this is what we mean:

Basic Interest Rate (BIR)

at issue is shown in SECTION I, Policy Data and is equal to the Current Minimum Accumulation Rate (CMAR) at issue. It is guaranteed until redetermined on the earlier of the date shown or the date the annuity fund value drops below \$5,000 (in Illinois, only on the date shown). At that time, the BIR will be redetermined as the CMAR in effect for the current issues. Once redetermined, the BIR remains the guaranteed minimum interest rate for the remainder of the life of the contract.

This is an effective annual yield assuming no monies are withdrawn or payments made from the policy. If the owner elects to have regularly scheduled payments made from the policy, the actual yield may be slightly less.

Current Minimum Accumulation Rate (CMAR)

is determined on December 31st and June 30th of each year. The rates apply to all contracts issued in the subsequent 6 month period. That is, the December 31st rate applies for 1/1 - 6/30 issues and the June 30th rate for 7/1 - 12/31 issues. It is the lesser of 3% and:

1. The average monthly five-year Constant Maturity Treasury Rate reported by the Federal Reserve, or other such index as may be prescribed by law, for the month of November preceding the December 31st date; or the month of May preceding the June 30th date;
2. Rounded to the nearest 1/20th of 1%;
3. Reduced by 1.25%; but
4. Not less than 1%.

This is an effective annual yield assuming no monies are withdrawn or payments made from the policy. If the owner elects to have regularly scheduled payments made from the policy, the actual yield may be slightly less.

Conditional Guaranteed Interest Rate (CGIR)

at issue is shown in SECTION I, Policy Data. This rate is applicable only so long as the terms stated in SECTION I are met. If the CGIR is no longer in effect, the BIR is the only interest rate guaranteed.

This is an effective annual yield assuming no monies are withdrawn or payments made from the policy. If the owner elects to have regularly scheduled payments made from the policy, the actual yield may be slightly less.

you, your

The owner or owners of this policy as shown on the Policy Data page.

we, our, us

United Life Insurance Company.

Annuitant

The person or persons named as Annuitant on the Policy Data page. If more than one person is named as Annuitant, the death benefit payable on the Annuitant's death is payable on the last death. The Annuitant shall be payee (or one of the payees under the joint life annuity option) for annuity income benefits.

Policy Date

The effective date of coverage under this policy and the date from which policy anniversaries, policy years and policy months are determined.

policy anniversary

The same day and month as your Policy Date for each succeeding year your policy remains in force.

policy year

The first policy year runs from the Policy Date to the first policy anniversary. The second and subsequent policy years are determined accordingly.

Annuity Income Date

The latest day income payments to the Annuitant must begin as set forth on the Policy Data page. Payments may begin earlier at the election of the owner or later pursuant to Section VII, 10.

written request

A request in writing signed by you and received by us at our Home Office in Cedar Rapids, Iowa. We may require that your policy be sent with your written request.

proceeds

The amount or amounts we are obligated to pay under the terms of this policy.

in force

Benefits provided by this policy are in effect.

terminate

All benefits provided by this policy cease.

beneficiary

The person(s) to receive death benefit proceeds upon the death of the Annuitant.

owner's designated beneficiary

The person(s) to receive death benefit proceeds upon the death of any owner, when the owner is not the Annuitant and is a natural person.

SECTION V. ANNUITY PURCHASE PAYMENT

1. SINGLE PAYMENT

The single annuity purchase payment is shown on the Policy Data page. It is due on the Policy Date and must be paid to place this policy in force. The

purchase is payable to us at our Home Office. A receipt for the payment will be furnished upon request.

SECTION VI. ANNUITY FUND VALUE, CASH VALUE

2. ANNUITY FUND VALUE

The annuity fund value of this policy is the accumulation at interest of:

- (a) the net annuity purchase payment; less
- (b) partial surrenders.

The net annuity purchase payment is the single annuity purchase payment made for this policy; excluded is the cost of any benefit provided by rider attached to this policy.

The annuity fund value will be increased on the date:

- (a) the single annuity purchase payment is received at our Home Office;

or will be decreased on the date:

- (b) a check for a partial withdrawal from this policy is issued.

3. INTEREST CREDITING

We will credit the annuity fund value daily with interest. Interest rates will be determined from time to time by our Board of Directors but will never be less than the Basic Interest Rate.

4. CASH VALUE

Cash value is the annuity fund value less a surrender charge. The surrender charge is a percentage which is determined from the length of time the policy has been in force multiplied by the

excess of the net annuity purchase payment over the sum of all prior partial cash surrender amounts on which a surrender charge was assessed.

The table for determining surrender charge percentages is shown in SECTION II, SURRENDER CHARGE SCHEDULE.

Cash values are greater than or equal to the minimum values required by the state in which this policy is delivered.

5. TABLE OF VALUES

The annuity fund values and cash values, calculated at the Basic Interest Rate are shown in SECTION III, TABLE OF VALUES. These are the guaranteed values of your policy; your policy's actual value will never be less than these values. Values are shown at the end of the respective policy year. Values at the end of any other policy year will be furnished upon request.

Values shown assume the single annuity purchase payment shown on the Policy Data page is received on the Policy Date. Values shown are for a policy without partial cash surrender.

Values at any time during a policy year will be determined with allowance for the part of the year which has elapsed. Values within 30 days after a policy anniversary shall not be less than the value on such policy anniversary, unless partial cash surrender is made during that time.

6. ANNUAL REPORT

We will send you a report on this policy once a year. The report will tell you for the calendar year just completed:

- (a) the annuity fund value at the beginning and end of the calendar year;
- (b) the cash value at the end of the calendar year;
- (c) the death benefit at the end of the calendar year; and
- (d) any partial surrenders you made during the last calendar year.

SECTION VII. DEATH BENEFIT, CASH SURRENDER

7. DEATH BENEFIT

The death benefit of this policy is the annuity fund value determined as of the date of the Annuitant's death.

Interest will be paid from the date of death to the date of settlement at the rate of at least the Basic Interest Rate, but not less than that required by law. In Montana, interest will be paid as required by Montana law.

The death benefit proceeds will be paid to the beneficiary in a lump sum, unless one of the following options is elected.

- (a) a deferred lump sum payment, with interest at the rate of at least the Basic Interest Rate, with final dispersal of funds no later than 5 years from the date of the Annuitant's death; or
- (b) under Provision 11, provided such monthly payments commence within one year of the date of death of the Annuitant.

An additional option in lieu of the payment of the death benefit proceeds is available if the beneficiary of this policy is the Annuitant's spouse.

The policy may be continued in full force as a deferred annuity; the spouse will then be the owner and Annuitant of the policy.

8. FULL CASH SURRENDER

You may surrender by written request this policy for its cash value at any time before annuity income payment under any annuity income option has begun. The policy then will be terminated. The cash value will be determined as of the date we receive your request for surrender. We may defer payment of the cash value for not more than six months and only after making written request and receiving written approval from the commissioner. If payment is deferred for more than thirty-one days, interest at the rate of at least the Basic Interest Rate shall be allowed on the cash value from the date of request for surrender to the date of payment. In Florida, interest will be paid according to state law.

The proceeds of this policy payable upon full cash surrender may be applied under one of the Annuity Income Options of Provision 11.

9. PARTIAL CASH SURRENDER

You may surrender by written request a portion of the cash value at any time provided annuity income payment under any annuity income option has not begun.

A partial cash surrender is subject to the following:

(a) any applicable surrender charge will be determined as of the date we receive your written request and will be deducted from the amount of partial cash surrender you requested. The applicable surrender charge is determined as follows:

- (i) We will calculate as of the date we receive your written request:
the partial cash surrender requested amount;
less the annuity fund value;

plus the net annuity purchase payment;
less the sum of all prior partial cash surrender amounts on which a surrender charge was assessed.

(ii) If (i) is less than or equal to 0 there is no surrender charge.

(iii) If (i) is greater than 0 this is the partial cash surrender amount on which a surrender charge will be assessed. The surrender charge is equal to (i) times the appropriate percentage from the table in SECTION II, SURRENDER CHARGE SCHEDULE.

(b) If the annuity fund value remaining with us after partial surrender is less than \$5,000, interest will be credited on said amount at the Basic Interest Rate.

SECTION VII. ANNUITY INCOME OPTIONS, MONTHLY INCOME TABLES

10. OPTION TO EXTEND ANNUITY INCOME DATE

You (the owner) may request that we extend the Annuity Income Date shown in SECTION I of the Policy Data page subject to the following terms and conditions;

- (1) The issue age shown in SECTION I of the Policy Data page is less than or equal to age 89.
- (2) The extended Annuity Income Date You select is no later than the policy anniversary on or next following the date the annuitant turns 99.
- (3) Extension of the Annuity Income Date does NOT preclude You from the responsibility for taking distributions from this policy that may otherwise be required.
- (4) We must receive Your written request to extend the Annuity Income Date no sooner than 60 days prior to the Annuity Income Date, shown in

SECTION I of the Policy Data page, nor no later than 60 days following said date.

11. ELECTION OF ANNUITY INCOME OPTION

If you annuitize at the policy's Annuity Income Date, the full annuity fund value will be applied under one of the options mutually agreeable between you and us. Otherwise, any applicable surrender charges will be applied. You may designate in the application, or may elect at any time prior to one year before the Annuity Income Date, an annuity income option in any of the forms shown in SECTION IIIa. You may also select a combination of options or any other options which are mutually agreeable between you and us. If no option has been selected, we automatically as of the Annuity Income Date will apply the proceeds to a life annuity with a 10 -year period certain under Option 2.

12. ANNUITY INCOME BENEFIT AGREEMENT

When the annuity income benefit becomes payable, we will prepare a supplemental agreement which will state the terms and conditions under which the payments will be made according to the option you select. It will include a designation of the payee's beneficiary of Option 2 or 4 is selected.

If an annuity income option other than Option 1-4 is in effect, and if the death of the payee occurs before the entire interest in such annuity income option has been distributed, the remaining portion will be

distributed to the payee's beneficiary at least as rapidly as under the annuity income option in effect at the date of the payee's death.

13. BASIS OF ANNUITY INCOME BENEFIT VALUES

All computations involving annuity income are based on the A2000 Individual Annuity Mortality Table and the Basic Interest Rate.

SECTION IX. GENERAL PROVISIONS

14. THE CONTRACT

This policy is issued in consideration of:

- (a) your application;
- (b) the single annuity purchase payment; and
- (c) the policy provisions.

The entire agreement consists of:

- (a) this policy; and
- (b) the attached application.

All statements made in the application are representations and not warranties. We cannot use any statement to invalidate the policy nor to defend against a claim unless that statement is contained in the written application.

We may not be bound by any modification to any provision of this policy unless there is written evidence signed by our President or Secretary. We cannot be liable for any other promise or representation made by any agent or other person.

15. OWNERSHIP

The owner is shown in SECTION I, POLICY DATA. There may be more than one owner.

The following applies to you, the owner, while this policy is in force and the Annuitant is alive. These apply only when you, the owner, are an individual person and not the Annuitant. If you, the owner, are not an individual person (by this we mean you are a corporation, a trust or something other than a natural person), they are not applicable. In the event of the simultaneous death of any owner and the Annuitant, the following is not applicable.

- (a) If the death of any owner occurs prior to the commencement of any annuity income payments as provided for in SECTION VIII of

the policy, a death benefit is payable. The policy then will be terminated.

The death benefit is the cash value determined as of the date of your death.

Interest will be paid from the date of your death to the date of settlement at the rate of at least the Basic Interest Rate, but not less than that required by law.

The death benefit proceeds will be paid to the owner's designated beneficiary in a lump sum, unless one of the following options is elected:

- (i) a deferred lump sum payment, with interest at the rate of at least the Basic Interest Rate, with final dispersal of funds no more than 5 years from the date of the owners death.
- (ii) under Provision 11, provided such monthly payment commence within one year of the date of your death.

An additional option in lieu of the payment of the death benefit proceeds is available if the owner's designated beneficiary is your spouse. The policy may be continued in full force as a deferred annuity; your spouse will then be the owner of the policy.

- (b) If the death of any owner occurs on or after the commencement of any annuity income payments as provided for in SECTION VIII of the policy, but before the entire interest in such annuity income option has been distributed, the remaining portion will be distributed at least as rapidly as under the annuity income option in effect at the date of your death.

16. RIGHTS OF OWNER

You may:

- (a) transfer ownership of this policy by absolute assignment;
- (b) change the owner's designated beneficiary;
- (c) receive any benefit, exercise any right and enjoy any privilege granted by this policy or allowed by us;
- (d) agree with us to any change or amendment of this policy.

17. CHANGE OF BENEFICIARY

You may change the beneficiary of this policy during the lifetime of the Annuitant. Your request must be in writing in form acceptable to us. No change is effective until we record it. Once filed and recorded, the change is effective as of the date you signed it. We have the right to require that you send us this policy so we can record the change.

Each beneficiary will be revocable unless otherwise specified in the beneficiary record.

If any beneficiary was recorded as an irrevocable beneficiary, we must have the consent of such irrevocable beneficiary before any subsequent beneficiary change can be made.

18. CONFORMITY

This policy is subject to the laws of the state where the application was signed. In Utah, the policy is subject to the law of the state in which the policy is delivered. If part of it does not follow that law, it will be treated as if it does. In Montana, this policy is subject to the laws of Montana. The provisions of this policy conform to the minimum requirements of Montana and control over any conflicting statutes of any state in which the insured resides on or after the effective date of this policy.

19. MISSTATEMENT OF AGE

If the Annuitant's issue age or sex are not correctly shown in SECTION I, POLICY DATA, we will adjust the amount of annuity income benefit payable under your policy. The annuity income benefit will be adjusted to conform to the correct sex and age. Any underpayments already made by us on account of such misstatement shall be paid, with interest, immediately. Any overpayments, with interest, made by us shall be charged against the next succeeding payments to be made by us under this policy. In Oklahoma, interest will not exceed six percent (6%). In Montana, adjustments are based only on the correct age and not based on the sex of the insured.

20. INCONTESTABILITY

Your policy is incontestable after it has been in force during the Annuitant's lifetime two years from the Policy Date.



UNITED LIFE INSURANCE COMPANY

A Legal Reserve Stock Life Insurance Company
118 Second Avenue S.E.
Cedar Rapids, Iowa 52401
800-637-6318

This telephone number 800-637-6318, is available for policyholders to present inquiries or obtain information about coverage and to provide assistance in resolving complaints.

UNITED LIFE INSURANCE COMPANY agrees to pay:

- (a) an annuity income to the Annuitant commencing on the Annuity Income Date if the Annuitant is living on that date; or
- (b) a death benefit as herein defined to the beneficiary when we receive proof satisfactory to us of the Annuitant's death before the Annuity Income Date. The policy then will be terminated. Settlement upon the death of the Annuitant will be made within 30 days after receipt of due proof of death (except in Utah within 15 days).

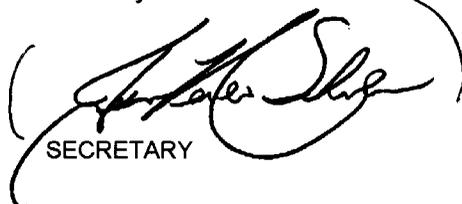
The provisions on the following pages are also part of this policy.

**THIS IS A LEGAL CONTRACT BETWEEN THE OWNER
AND UNITED LIFE INSURANCE COMPANY.**

READ YOUR POLICY CAREFULLY.

Executed by United Life Insurance Company as of the Policy Date.


PRESIDENT


SECRETARY

RIGHT TO CANCEL. You may cancel this policy by delivering or mailing to us or our agent a written notice to us at our Home Office at United Life Insurance Company, P .O. Box 73909, Cedar Rapids, Iowa 52407, and returning the policy to us or our agent before midnight of the thirtieth day after the date you receive the policy. Notice given by mail and return of the policy or contract by mail are effective on being postmarked, properly addressed and postage prepaid. We will return the payment made for this policy within ten days after we receive notice of cancellation and the returned policy.

SINGLE PAYMENT DEFERRED ANNUITY POLICY - Monthly annuity payments to Annuitant beginning on the Annuity Income Date - Death benefit payable at death of Annuitant before the Annuity Income Date - single annuity purchase payment.

This policy contains the following sections:

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SECTION II

SURRENDER CHARGE SCHEDULE

(SEE PROVISION 4 OF SECTION VI FOR DETAILED EXPLANATION)

POLICY YEAR	SURRENDER CHARGE %
1	7
2	6
3	5
4	4
5	3
6	2
7	1

SECTION III

TABLE OF VALUES

(SEE PROVISION 5 OF SECTION VI FOR DETAILED EXPLANATION)

POLICY YEAR	ANNUITY FUND VALUE	CASH VALUE
1	10,190.00	9,476.70
2	10,383.61	9,760.59
3	10,580.90	10,051.85
4	10,781.94	10,350.66
5	10,986.79	10,657.19
6	11,195.54	10,971.63
7	11,408.26	11,294.17
8	11,522.34	11,522.34
9	11,637.56	11,637.56
10	11,753.94	11,753.94
11	11,871.48	11,871.48
12	11,990.19	11,990.19
13	12,110.09	12,110.09
14	12,231.20	12,231.20
15	12,353.51	12,353.51
16	12,477.04	12,477.04
17	12,601.81	12,601.81
18	12,727.83	12,727.83
19	12,855.11	12,855.11
20	12,983.66	12,983.66

Annuity Matures In(2028)

Actual values may be greater due to the stated 7-year guarantee.

Values illustrated are based on the Basic Interest Rate shown in SECTION I through the 7th policy year and 1% thereafter.

SECTION IIIa

**ANNUITY INCOME OPTIONS
MONTHLY INCOME TABLES**

Option 1: LIFE ANNUITY. Monthly payments will be made as long as the payee is alive. No further benefits will be payable after the payee's death. The amount of each monthly payment is determined by the age and sex of the payee on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional):

AGE	MALE	FEMALE	AGE	MALE	FEMALE
60	\$40.16	\$36.47	66	\$48.85	\$43.79
61	41.39	37.51	67	50.66	45.31
62	42.69	38.61	68	52.58	46.94
63	44.09	39.78	69	54.63	48.70
64	45.58	41.04	70	56.81	50.59
65	47.16	42.37			

Amounts for other ages will be furnished upon request.

Option 2: LIFE ANNUITY WITH PERIOD CERTAIN. Monthly payments will be made for a specified period of 5, 10, 15 or 20 years and will continue after expiration of the specified period as long as the payee is alive. If the payee dies during the specified period, payments will be continued to the end of that period to the payee's beneficiary. The amount of each monthly payment is determined by the age and sex of the payee on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional).

AGE (MALE)	AGE (FEMALE)	5 YEARS	10 YEARS	15 YEARS	20 YEARS
60		\$40.00	\$39.45	\$38.38	\$36.69
62		42.48	41.74	40.30	38.12
65		46.81	45.60	43.38	40.21
67		50.16	48.48	45.51	41.52
70		55.96	53.21	48.74	43.27
	60	36.39	36.10	35.53	34.58
	62	38.50	38.11	37.35	36.08
	65	42.19	41.58	40.37	38.39
	67	45.07	44.22	42.55	39.92
	70	50.18	48.75	46.04	42.08

Amounts for other ages will be furnished upon request.

Option 3: JOINT LIFE ANNUITY. Monthly payments will be made during the joint lifetimes of two payees; and after the death of one payee during the lifetime of the surviving payee. No further benefits will be payable after the surviving payee's death. The amount of each monthly payment is determined by the age and sex of the payees on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional):

AGE (MALE)	AGE (FEMALE)				
	55	60	65	70	75
55	\$28.55	\$30.24	\$31.70	\$32.87	\$33.72
60	29.67	31.97	34.18	36.10	37.62
65	30.52	33.43	36.50	39.48	40.08
70	31.12	34.55	38.47	42.68	46.80
75	31.51	35.31	39.94	45.36	51.30

Amounts for other ages will be furnished upon request.

Option 4: FULL CASH REFUND . Monthly payments will be made as long as the payee is alive. At the death of the payee we will pay to the payee's beneficiary:

- (a) the proceeds of this policy applied to purchase the monthly annuity income; less
- (b) the sum of the monthly annuity income payments made prior to the payee's death; provided
- (c) (a) minus (b) is greater than \$0.

The amount of each monthly payment is determined by the age and sex of the payee on the date the monthly payments commence; amounts for each \$10,000 of proceeds follow (monthly income for proceeds of other amounts is proportional):

AGE	MALE	FEMALE	AGE	MALE	FEMALE
60	\$34.39	\$32.66	66	\$39.38	\$37.45
61	35.14	33.38	67	40.34	38.39
62	35.92	34.11	68	41.35	39.38
63	36.73	34.90	69	42.39	40.40
64	37.57	35.71	70	43.49	41.49
65	38.45	36.56			

Amounts for other ages will be furnished upon request.

Election of any of the above options is subject to a minimum payment of \$50.00. If the monthly payment is less than \$50.00 we may elect to pay the annuity income benefit quarterly, semi-annually or annually.

SECTION IV. DEFINITIONS

When we use the following words this is what we mean:

Basic Interest Rate (BIR)

at issue is shown in SECTION I, Policy Data and is equal to the Current Minimum Accumulation Rate (CMAR) at issue. It is guaranteed until redetermined on the earlier of the date shown or the date the annuity fund value drops below \$5,000 (in Illinois, only on the date shown). At that time, the BIR will be redetermined as the CMAR in effect for the current issues. Once redetermined, the BIR remains the guaranteed minimum interest rate for the remainder of the life of the contract.

This is an effective annual yield assuming no monies are withdrawn or payments made from the policy. If the owner elects to have regularly scheduled payments made from the policy, the actual yield may be slightly less.

Current Minimum Accumulation Rate (CMAR)

is determined on December 31st and June 30th of each year. The rates apply to all contracts issued in the subsequent 6 month period. That is, the December 31st rate applies for 1/1 - 6/30 issues and the June 30th rate for 7/1 - 12/31 issues. It is the lesser of 3% and:

1. The average monthly five-year Constant Maturity Treasury Rate reported by the Federal Reserve, or other such index as may be prescribed by law, for the month of November preceding the December 31st date; or the month of May preceding the June 30th date;
2. Rounded to the nearest 1/20th of 1%;
3. Reduced by 1.25%; but
4. Not less than 1%.

This is an effective annual yield assuming no monies are withdrawn or payments made from the policy. If the owner elects to have regularly scheduled payments made from the policy, the actual yield may be slightly less.

Conditional Guaranteed Interest Rate (CGIR)

at issue is shown in SECTION I, Policy Data. This rate is applicable only so long as the terms stated in SECTION I are met. If the CGIR is no longer in effect, the BIR is the only interest rate guaranteed.

This is an effective annual yield assuming no monies are withdrawn or payments made from the policy. If the owner elects to have regularly scheduled payments made from the policy, the actual yield may be slightly less.

you, your

The owner or owners of this policy as shown on the Policy Data page.

we, our, us

United Life Insurance Company.

Annuitant

The person or persons named as Annuitant on the Policy Data page. If more than one person is named as Annuitant, the death benefit payable on the Annuitant's death is payable on the last death. The Annuitant shall be payee (or one of the payees under the joint life annuity option) for annuity income benefits.

Policy Date

The effective date of coverage under this policy and the date from which policy anniversaries, policy years and policy months are determined.

policy anniversary

The same day and month as your Policy Date for each succeeding year your policy remains in force.

policy year

The first policy year runs from the Policy Date to the first policy anniversary. The second and subsequent policy years are determined accordingly.

Annuity Income Date

The latest day income payments to the Annuitant must begin as set forth on the Policy Data page. Payments may begin earlier at the election of the owner or later pursuant to Section VII, 10.

written request

A request in writing signed by you and received by us at our Home Office in Cedar Rapids, Iowa. We may require that your policy be sent with your written request.

proceeds

The amount or amounts we are obligated to pay under the terms of this policy.

in force

Benefits provided by this policy are in effect.

terminate

All benefits provided by this policy cease.

beneficiary

The person(s) to receive death benefit proceeds upon the death of the Annuitant.

owner's designated beneficiary

The person(s) to receive death benefit proceeds upon the death of any owner, when the owner is not the Annuitant and is a natural person.

SECTION V. ANNUITY PURCHASE PAYMENT

1. SINGLE PAYMENT

The single annuity purchase payment is shown on the Policy Data page. It is due on the Policy Date and must be paid to place this policy in force. The

purchase is payable to us at our Home Office. A receipt for the payment will be furnished upon request.

SECTION VI. ANNUITY FUND VALUE, CASH VALUE

2. ANNUITY FUND VALUE

The annuity fund value of this policy is the accumulation at interest of:

- (a) the net annuity purchase payment; less
- (b) partial surrenders.

The net annuity purchase payment is the single annuity purchase payment made for this policy; excluded is the cost of any benefit provided by rider attached to this policy.

The annuity fund value will be increased on the date:

- (a) the single annuity purchase payment is received at our Home Office;

or will be decreased on the date:

- (b) a check for a partial withdrawal from this policy is issued.

3. INTEREST CREDITING

We will credit the annuity fund value daily with interest. Interest rates will be determined from time to time by our Board of Directors but will never be less than the Basic Interest Rate.

4. CASH VALUE

Cash value is the annuity fund value less a surrender charge. The surrender charge is a percentage which is determined from the length of time the policy has been in force multiplied by the

excess of the net annuity purchase payment over the sum of all prior partial cash surrender amounts on which a surrender charge was assessed.

The table for determining surrender charge percentages is shown in SECTION II, SURRENDER CHARGE SCHEDULE.

Cash values are greater than or equal to the minimum values required by the state in which this policy is delivered.

5. TABLE OF VALUES

The annuity fund values and cash values, calculated at the Basic Interest Rate are shown in SECTION III, TABLE OF VALUES. These are the guaranteed values of your policy; your policy's actual value will never be less than these values. Values are shown at the end of the respective policy year. Values at the end of any other policy year will be furnished upon request.

Values shown assume the single annuity purchase payment shown on the Policy Data page is received on the Policy Date. Values shown are for a policy without partial cash surrender.

Values at any time during a policy year will be determined with allowance for the part of the year which has elapsed. Values within 30 days after a policy anniversary shall not be less than the value on such policy anniversary, unless partial cash surrender is made during that time.

6. ANNUAL REPORT

We will send you a report on this policy once a year. The report will tell you for the calendar year just completed:

- (a) the annuity fund value at the beginning and end of the calendar year;
- (b) the cash value at the end of the calendar year;
- (c) the death benefit at the end of the calendar year; and
- (d) any partial surrenders you made during the last calendar year.

SECTION VII. DEATH BENEFIT, CASH SURRENDER

7. DEATH BENEFIT

The death benefit of this policy is the annuity fund value determined as of the date of the Annuitant's death.

Interest will be paid from the date of death to the date of settlement at the rate of at least the Basic Interest Rate, but not less than that required by law. In Montana, interest will be paid as required by Montana law.

The death benefit proceeds will be paid to the beneficiary in a lump sum, unless one of the following options is elected.

- (a) a deferred lump sum payment, with interest at the rate of at least the Basic Interest Rate, with final dispersal of funds no later than 5 years from the date of the Annuitant's death; or
- (b) under Provision 11, provided such monthly payments commence within one year of the date of death of the Annuitant.

An additional option in lieu of the payment of the death benefit proceeds is available if the beneficiary of this policy is the Annuitant's spouse.

The policy may be continued in full force as a deferred annuity; the spouse will then be the owner and Annuitant of the policy.

8. FULL CASH SURRENDER

You may surrender by written request this policy for its cash value at any time before annuity income payment under any annuity income option has begun. The policy then will be terminated. The cash value will be determined as of the date we receive your request for surrender. We may defer payment of the cash value for not more than six months and only after making written request and receiving written approval from the commissioner. If payment is deferred for more than thirty-one days, interest at the rate of at least the Basic Interest Rate shall be allowed on the cash value from the date of request for surrender to the date of payment. In Florida, interest will be paid according to state law.

The proceeds of this policy payable upon full cash surrender may be applied under one of the Annuity Income Options of Provision 11.

9. PARTIAL CASH SURRENDER

You may surrender by written request a portion of the cash value at any time provided annuity income payment under any annuity income option has not begun.

A partial cash surrender is subject to the following:

(a) any applicable surrender charge will be determined as of the date we receive your written request and will be deducted from the amount of partial cash surrender you requested. The applicable surrender charge is determined as follows:

- (i) We will calculate as of the date we receive your written request:
the partial cash surrender requested amount;
less the annuity fund value;

plus the net annuity purchase payment;
less the sum of all prior partial cash surrender amounts on which a surrender charge was assessed.

(ii) If (i) is less than or equal to 0 there is no surrender charge.

(iii) If (i) is greater than 0 this is the partial cash surrender amount on which a surrender charge will be assessed. The surrender charge is equal to (i) times the appropriate percentage from the table in SECTION II, SURRENDER CHARGE SCHEDULE.

(b) If the annuity fund value remaining with us after partial surrender is less than \$5,000, interest will be credited on said amount at the Basic Interest Rate.

SECTION VII. ANNUITY INCOME OPTIONS, MONTHLY INCOME TABLES

10. OPTION TO EXTEND ANNUITY INCOME DATE

You (the owner) may request that we extend the Annuity Income Date shown in SECTION I of the Policy Data page subject to the following terms and conditions;

- (1) The issue age shown in SECTION I of the Policy Data page is less than or equal to age 89.
- (2) The extended Annuity Income Date You select is no later than the policy anniversary on or next following the date the annuitant turns 99.
- (3) Extension of the Annuity Income Date does NOT preclude You from the responsibility for taking distributions from this policy that may otherwise be required.
- (4) We must receive Your written request to extend the Annuity Income Date no sooner than 60 days prior to the Annuity Income Date, shown in

SECTION I of the Policy Data page, nor no later than 60 days following said date.

11. ELECTION OF ANNUITY INCOME OPTION

If you annuitize at the policy's Annuity Income Date, the full annuity fund value will be applied under one of the options mutually agreeable between you and us. Otherwise, any applicable surrender charges will be applied. You may designate in the application, or may elect at any time prior to one year before the Annuity Income Date, an annuity income option in any of the forms shown in SECTION IIIa. You may also select a combination of options or any other options which are mutually agreeable between you and us. If no option has been selected, we automatically as of the Annuity Income Date will apply the proceeds to a life annuity with a 10 -year period certain under Option 2.

12. ANNUITY INCOME BENEFIT AGREEMENT

When the annuity income benefit becomes payable, we will prepare a supplemental agreement which will state the terms and conditions under which the payments will be made according to the option you select. It will include a designation of the payee's beneficiary of Option 2 or 4 is selected.

If an annuity income option other than Option 1-4 is in effect, and if the death of the payee occurs before the entire interest in such annuity income option has been distributed, the remaining portion will be

distributed to the payee's beneficiary at least as rapidly as under the annuity income option in effect at the date of the payee's death.

13. BASIS OF ANNUITY INCOME BENEFIT VALUES

All computations involving annuity income are based on the A2000 Individual Annuity Mortality Table and the Basic Interest Rate.

SECTION IX. GENERAL PROVISIONS

14. THE CONTRACT

This policy is issued in consideration of:

- (a) your application;
- (b) the single annuity purchase payment; and
- (c) the policy provisions.

The entire agreement consists of:

- (a) this policy; and
- (b) the attached application.

All statements made in the application are representations and not warranties. We cannot use any statement to invalidate the policy nor to defend against a claim unless that statement is contained in the written application.

We may not be bound by any modification to any provision of this policy unless there is written evidence signed by our President or Secretary. We cannot be liable for any other promise or representation made by any agent or other person.

15. OWNERSHIP

The owner is shown in SECTION I, POLICY DATA. There may be more than one owner.

The following applies to you, the owner, while this policy is in force and the Annuitant is alive. These apply only when you, the owner, are an individual person and not the Annuitant. If you, the owner, are not an individual person (by this we mean you are a corporation, a trust or something other than a natural person), they are not applicable. In the event of the simultaneous death of any owner and the Annuitant, the following is not applicable.

- (a) If the death of any owner occurs prior to the commencement of any annuity income payments as provided for in SECTION VIII of

the policy, a death benefit is payable. The policy then will be terminated.

The death benefit is the cash value determined as of the date of your death.

Interest will be paid from the date of your death to the date of settlement at the rate of at least the Basic Interest Rate, but not less than that required by law.

The death benefit proceeds will be paid to the owner's designated beneficiary in a lump sum, unless one of the following options is elected:

- (i) a deferred lump sum payment, with interest at the rate of at least the Basic Interest Rate, with final dispersal of funds no more than 5 years from the date of the owners death.
- (ii) under Provision 11, provided such monthly payment commence within one year of the date of your death.

An additional option in lieu of the payment of the death benefit proceeds is available if the owner's designated beneficiary is your spouse. The policy may be continued in full force as a deferred annuity; your spouse will then be the owner of the policy.

- (b) If the death of any owner occurs on or after the commencement of any annuity income payments as provided for in SECTION VIII of the policy, but before the entire interest in such annuity income option has been distributed, the remaining portion will be distributed at least as rapidly as under the annuity income option in effect at the date of your death.

16. RIGHTS OF OWNER

You may:

- (a) transfer ownership of this policy by absolute assignment;
- (b) change the owner's designated beneficiary;
- (c) receive any benefit, exercise any right and enjoy any privilege granted by this policy or allowed by us;
- (d) agree with us to any change or amendment of this policy.

17. CHANGE OF BENEFICIARY

You may change the beneficiary of this policy during the lifetime of the Annuitant. Your request must be in writing in form acceptable to us. No change is effective until we record it. Once filed and recorded, the change is effective as of the date you signed it. We have the right to require that you send us this policy so we can record the change.

Each beneficiary will be revocable unless otherwise specified in the beneficiary record.

If any beneficiary was recorded as an irrevocable beneficiary, we must have the consent of such irrevocable beneficiary before any subsequent beneficiary change can be made.

18. CONFORMITY

This policy is subject to the laws of the state where the application was signed. In Utah, the policy is subject to the law of the state in which the policy is delivered. If part of it does not follow that law, it will be treated as if it does. In Montana, this policy is subject to the laws of Montana. The provisions of this policy conform to the minimum requirements of Montana and control over any conflicting statutes of any state in which the insured resides on or after the effective date of this policy.

19. MISSTATEMENT OF AGE

If the Annuitant's issue age or sex are not correctly shown in SECTION I, POLICY DATA, we will adjust the amount of annuity income benefit payable under your policy. The annuity income benefit will be adjusted to conform to the correct sex and age. Any underpayments already made by us on account of such misstatement shall be paid, with interest, immediately. Any overpayments, with interest, made by us shall be charged against the next succeeding payments to be made by us under this policy. In Oklahoma, interest will not exceed six percent (6%). In Montana, adjustments are based only on the correct age and not based on the sex of the insured.

20. INCONTESTABILITY

Your policy is incontestable after it has been in force during the Annuitant's lifetime two years from the Policy Date.

SERFF Tracking Number: UNFG-125879654 *State:* Arkansas
Filing Company: United Life Insurance Company *State Tracking Number:* 40766
Company Tracking Number: LIU-754 AND LIU-757
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: LIU-754 AND LIU-757
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNFG-125879654 State: Arkansas
Filing Company: United Life Insurance Company State Tracking Number: 40766
Company Tracking Number: LIU-754 AND LIU-757
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: LIU-754 AND LIU-757
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 10/29/2008

Comments:

Attachments:

AR Cert.pdf

AR.pdf

Review Status:

Satisfied -Name: Application 10/29/2008

Comments:

We will use application LIU-113 (10-08). It was approved by your office on 10/22/08.

CERTIFICATE OF COMPLIANCE

UNITED LIFE INSURANCE COMPANY

Form number: LIU-754 (8-08) Single Premium Deferred Annuity – 4 Year
LIU-757 (8-08) Single Premium Deferred Annuity – 7 Year

I hereby certify to the best of my knowledge and belief that this filing is in compliance with Arkansas Rules and Regulations 19 and 49 and Bulletin 11-88.

Certified by:



Jean Newlin Schnake, Secretary
United Life Insurance Company

11/4/08
Date

CERTIFICATION OF READABILITY

State of
Arkansas

Form Number	Flesch Readability Score
LIU-754 (8-08)	52.6
LIU-757 (8-08)	52.6

I certify that to the best of my knowledge and belief, the above referenced form meets or exceeds the readability, legibility, and format requirements of any applicable laws and regulations of the state of Arkansas.



Jean Newlin Schnake, Secretary
United Life Insurance Company

November 4, 2008

Date