



Western United Life Insurance Company

Multi-Year Guarantee Annuities (MYGA)

Annuity Rates Effective: January 15, 2026

| Guaranteed Rates | Guarantee Period | Minimum Premium | Issue Age | Surrender Charges (%) | Penalty-Free Available | ROP | MVA | Auto Renew | Death Benefit |
|--|------------------|-----------------|-----------|------------------------|------------------------|-----|-----|------------|-----------------|
| Discovery - (N/A in NY, PR) | | | | | | | | | |
| 4.25% | 3 Years * | \$10,000 | 0 - 99 | 6, 5, 4 | Interest or RMD | No | No | No | Annuity Value |
| 4.50% | 5 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4 | 15% Per Calendar Yr | No | No | No | Annuity Value |
| 4.50% | 6 Years | \$25,000 | 0 - 84 | 8, 7, 6, 5, 4, 3 | 15% Per Calendar Yr | No | No | No | Annuity Value |
| 4.55% | 7 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4, 3, 2 | 15% Per Calendar Yr | No | No | No | Annuity Value |
| Discovery Plus - (N/A in CA, NY, PR) | | | | | | | | | |
| 4.35% | 3 Years | \$10,000 | 0 - 99 | 6, 5, 4 | Interest or RMD | No | No | No | Annuity Value |
| 4.70% | 5 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4 | Interest or RMD | No | No | No | Annuity Value |
| 4.70% | 7 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4, 3, 2 | Interest or RMD | No | No | No | Annuity Value |
| Future Select - (N/A in NY, PR) | | | | | | | | | |
| 4.20% | 5 Years | \$10,000 | 0 - 90 | 8, 7, 6, 5, 4 | 15% Per Calendar Yr | Yes | No | No | Annuity Value |
| 4.40% | 7 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4, 3, 2 | 15% Per Calendar Yr | Yes | No | No | Annuity Value |
| Navigator Elite MVA - (N/A in NY, PR) | | | | | | | | | |
| 4.65% | 3 Years | \$10,000 | 0 - 97 | 8, 7, 6 ** | 10% Per Contract Yr | No | Yes | Yes | Annuity Value |
| 5.10% | 5 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4 ** | 10% Per Contract Yr | No | Yes | Yes | Annuity Value |
| 5.10% | 7 Years | \$10,000 | 0 - 84 | 8, 7, 6, 5, 4, 3, 2 ** | 10% Per Contract Yr | No | Yes | Yes | Annuity Value |
| Navigator Ultra MVA - (N/A in CA, NY, PR) | | | | | | | | | |
| 4.85% | 3 Years | \$10,000 | 0 - 75 | 9, 8, 7 | No | No | Yes | Yes | Surrender Value |
| 5.25% | 5 Years | \$10,000 | 0 - 75 | 9, 8, 7, 6, 5 | No | No | Yes | Yes | Surrender Value |
| 5.25% | 7 Years | \$10,000 | 0 - 75 | 9, 8, 7, 6, 5, 4, 3 | No | No | Yes | Yes | Surrender Value |

* 3-Year Discovery is only available in California

** California Navigator Elite MVA Surrender Charges are: 3-Year - 7, 6, 5 | 5-Year - 7, 6, 5, 4, 3 | 7-Year - 7, 6, 5, 4, 3, 2, 1

For Agent, Broker or Producer use only. Not for use with the public or consumers. Western United Life Insurance Company reserves the right to change rates or terminate any program without notice. Other limitations and exclusions may apply. Tax Qualifiers: Non-Qualified, and IRA including Roth, SEP, Simple, and Traditional. \$1,000,000 is the maximum single premium amount that can be applied to a contract without prior approval from the Company.



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| MYGA Plans & Features | Discovery 3, 5, 6, & 7 Years | Discovery Plus 3, 5, & 7 Years | Future Select 5, & 7 Years | Navigator Elite MVA* 3, 5, & 7 Years | Navigator Ultra MVA* 3, 5, & 7 Years |
|--|--|--|--|--|--|
| N/A in Owner Resident States | NY, PR; (3-Year Only Available in CA) | CA, NY, PR | NY, PR | NY, PR | CA, NY, PR |
| Free Look Period | <input checked="" type="checkbox"/> 30 Days | <input checked="" type="checkbox"/> 15 days or as required by Owner's resident state | <input checked="" type="checkbox"/> 30 Days | <input checked="" type="checkbox"/> 15 days or as required by Owner's resident state | <input checked="" type="checkbox"/> 15 days or as required by Owner's resident state |
| Penalty-Free Amount Available | <input checked="" type="checkbox"/> 3 Year - Accrued Interest or RMD; 5, 6, & 7 Year - 15% of the Annuity Value | <input checked="" type="checkbox"/> Accrued Interest or RMD | <input checked="" type="checkbox"/> 15% of the Annuity Value | <input checked="" type="checkbox"/> 10% of the Annuity Value | No |
| Penalty-Free Period (Beginning 1st Year) | <input checked="" type="checkbox"/> Interest - Anytime; RMD - Current Year; 15% - per Calendar Year | <input checked="" type="checkbox"/> Interest - Anytime; RMD - Current Year | <input checked="" type="checkbox"/> Per Calendar Year | <input checked="" type="checkbox"/> Per Contract Year | No |
| Waiver of Surrender Charges | No | No | No | <input checked="" type="checkbox"/> Yes if Annuitant is diagnosed with terminal illness | No |
| Death Benefit | <input checked="" type="checkbox"/> Annuity Value No Surrender Charges on death of the Annuitant | <input checked="" type="checkbox"/> Annuity Value No Surrender Charges on death of the Annuitant | <input checked="" type="checkbox"/> Annuity Value No Surrender Charges on death of the Annuitant | <input checked="" type="checkbox"/> Annuity Value No Surrender Charges on death of the Annuitant | <input checked="" type="checkbox"/> Surrender Value |
| Guaranteed Return of Premium (ROP) | No | No | <input checked="" type="checkbox"/> Return of single premium minus withdrawals | No | No |
| Market Value Adjustment (MVA) | No | No | No | <input checked="" type="checkbox"/> Yes May increase or decrease the amount received | <input checked="" type="checkbox"/> Yes May increase or decrease the amount received |
| Auto Renewal | No | No | No | <input checked="" type="checkbox"/> Yes 45-day Grace Period | <input checked="" type="checkbox"/> Yes 30-day Grace Period |

*EFT is required on MVA products and highly recommended on all others. It is the most secure method for your client's payouts. EFT allows their distribution to be credited to their checking account within two (2) business days of processing without the usual delays in mailing or the possibility of loss or theft. Please have them complete and return an "Annuity Income Payment Request" or "Authorization for Direct Deposit" form with a voided check attached.