

Single Premium Immediate Annuity (SPIA) Product Training

As an insurance producer for Western United Life Assurance Company (Western United), you are required to have adequate knowledge of how the specific product features, benefits, and/or risks involved may, or may not, benefit each client, based on the circumstances that they share with you before making any recommendation to them.

Fact Sheet -

The Fact Sheets give a very brief overview of the product features and the current crediting rate. They are available online in Commonly Used Forms after you've logged in, and can be personalized with your contact information to give to your clients.

Single Premium Immediate Annuity Disclosure -

This Disclosure is a brief summary of the Contract provisions. The Disclosure is not part of the Contract, but is required to be reviewed with your client so that they have a clear understanding of the annuity product you are recommending to them. The Disclosure must then be signed by all parties, a copy left with the client and the original submitted with the application to the Home Office.

Annuity Suitability Analysis -

This form was designed to fit the requirements of the 2010 NAIC Suitability in Annuity Transactions Model Regulation by requesting specific information relating to your client's personal financial situation.

Sample Annuity Contract -

A sample Single Premium Immediate Annuity Contract is attached. The attached contract includes multiple payment schedule pages showing the different options available.

Certificate of Completion -

Please study this product training packet thoroughly, then print, sign and return the certificate page to Agency Administration at the Home Office as proof that you have completed and understand this annuity product training.



**Western United Life
Assurance Company**

929 W Sprague Ave
PO Box 2290
Spokane WA 99210-2217

Phone: 509.835.2500
Toll Free: 800.247.2045
Fax: 509.835.3191
E-mail: wulaservice@wula.com

Immediate Annuity

Single Premium Deferred Annuity

Quality Products and Services Since 1963

Please Contact:

- **GUARANTEED INCOME:** The amount of the periodic payment will be determined when the Immediate Annuity is issued. The payment amount will not change because it is not dependent on what is happening in the financial markets.
- **DECREASE TAXES:** Because each payment consists of both interest and a return of principal, Immediate Annuities have a tax advantage over many other common investments.
- **ENHANCED FLEXIBILITY:** Western United Life Immediate Annuities can be tailored to meet individual needs. Payments can be designed to increase or decrease over time. Payments can be set for a specific amount, a specific time or for life.
- **PROVIDE FOR A BENEFICIARY:** An Immediate Annuity from Western United Life can be designed to provide income for a beneficiary. If this option is selected, there is no concern of dying early and losing money on an Immediate Annuity.

AVAILABLE OPTIONS

PERIOD CERTAIN: Modal income payments for a specified period of time, such as 5, 10 or 15 years. Form# - WA WULA SPIA OPT1 (03-03), All other States WULA SPIA (11.04)

FIXED PAYMENT: Fixed modal income payments that continue until the single premium, plus interest has been exhausted. Form# - WA WULA SPIA OPT2 (03-03), All other States WULA SPIA (11.04)

LIFE ONLY: Modal income payments that continue for the rest of the Annuitant's life; determined by the age of the Annuitant at the time the payments begin. Form# - All States WULA SPIA (11.04)

LIFE & PERIOD CERTAIN: Modal income payments for the greater of the Annuitant's lifetime or, the period certain selected. (5, 10, 15, or 20 years) Form# - All States WULA SPIA (11.04)

LIFE INSTALLMENT REFUND: Modal income payments for the greater of the Annuitant's lifetime or, return of the balance remaining of the single deposit. Form# - All States WULA SPIA (11.04)

JOINT LIFE & SURVIVOR: Modal income payments for as long as both measuring lives are living. Form# - All States WULA SPIA (11.04)

JOINT LIFE & SURVIVOR REDUCED: Modal income payments for as long as both measuring lives are living; reducing at the death of one of the measuring lives. Form# - All States WULA SPIA (11.04)

FACTS: Fixed period must be at least 5 years. The minimum modal payment must be \$50.



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Toll Free: 800.247.2045
Fax: 509.835.3191
Website: www.wula.com
E-mail: Marketing@wula.com



This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.

The contract referred to in this fact sheet is an annuity offered by an insurance company and is not insured by FDIC. It is not the product of, nor is it guaranteed by, any bank.

Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.

Neither Western United Life Assurance Company, nor any of its insurance producers, provide legal or tax advice. This fact sheet gives only a summary of our understanding of some of the current laws and regulations, and is not exhaustive. Your personal tax advisor should be consulted on any specific points that may be of importance to you.





PLEASE TYPE OR PRINT USING BLACK OR BLUE BALLPOINT PEN ONLY

This Disclosure provided by Western United Life Assurance Company (the "Company") is a brief summary of the Contract provisions, including any applicable endorsements. For complete details, please refer to your Contract. This disclosure is not part of the Contract, but is required to be submitted with each application.

Please review your Contract carefully. Within thirty (30) days after receipt of your Contract if you are not satisfied with it for any reason, you may return it with a written request to the Company or to the insurance producer who sold it to you, for a full refund of the premium paid. Upon receipt of your request, the Contract will be void from the start, and a full premium refund will be made.

DESCRIPTION

Single Premium Immediate Annuity (SPIA) is a single premium annuity contract. There are no set-up charges or administrative expense charges. 100% of the premium paid accumulates interest from the Contract Date, which is the date of issue.

A portion of each annuity payment is considered a tax-free return of principal until the total principal has been distributed. Please consult with your accountant or tax advisor regarding any special limitations and/or restrictions.

CONTRACT SPECIFICATIONS

WULA SPIA - WULA SPIA (11.04)

I/we understand that until the Contract is issued, this rate is subject to change without notice.

PAYMENT OPTIONS

In exchange for a single premium, the Company will provide guaranteed modal (monthly, quarterly, semi-annual, or annual) payments to the Payee designated on the Application, in accordance with one of the following options. Payments begin one mode after receipt of the single premium paid. You can request that your modal income be sent directly to you or to a qualified, financial institution of your choice.

Interest Rate Used to Calculate
 the Guaranteed Payments

_____ %

Period Certain: Provides guaranteed modal income payments for the number of years elected; 5, 10 or 15 years certain. If the Annuitant dies before the end of the elected period certain, payments will continue to the named Beneficiary for the remainder of the period certain. *Note:* The fixed period must be at least 5 years.

DEATH BENEFITS

In the event of the Annuitant's death, payments may continue or end, depending on the payment option elected.

Fixed Payment: Provides guaranteed model income payments for an elected dollar amount (not less than \$100 per year for each \$1,000 applied) payable until the single premium plus interest is exhausted. If the Annuitant dies before the single premium plus interest is gone, the remainder of the payments will continue to the named Beneficiary. *Note:* The fixed payment period must be at least 5 years.

TAX STATUS

Neither Western United Life Assurance Company, nor any of its insurance producers, provide legal or tax advice. This Disclosure gives only a summary of the Company's understanding of some of the current laws and regulations, and is not exhaustive. Your personal tax advisor should be consulted on any specific points that may be of importance to you.

Life Only: Provides modal income payments for the rest of the Annuitants' Life, determined by the age of the Annuitant at the time the payments begin. Payments will end upon death of the Annuitant.

Because of the unique way in which Immediate Annuities are taxed they provide a way of increasing income over most other common investments. Each payment is part principal and part interest with only the interest portion being taxable. Usually this means larger payments and lower taxes. This applies to Non-Qualified funds only.

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Life and Period Certain: Provides guaranteed modal income payments for the greater of the Annuitant's lifetime, or the number of years elected; 5, 10, 15, or 20 years certain. If the Annuitant dies before the end of the period certain, payments will continue to the named Beneficiary for the remainder of the period certain.

Life Installment Refund: Provides guaranteed modal income payments for the greater of the Annuitant's lifetime, or return of the single premium paid. If the Annuitant dies before the single premium has been paid, payments will continue to the named Beneficiary until the remaining single premium paid is gone.

Joint Life & Survivor: Provides guaranteed Modal income payments for as long as both Annuitants are living. Payments will end upon death of the last surviving Annuitant.

Joint Life and Survivor Reduced: Provides guaranteed modal income payments for as long as both Annuitants are living, reducing the payments to the surviving Annuitant when one of the Annuitant dies, and ending upon death of the last surviving Annuitant.

Note: For Life Options **only**, upon death of the Annuitant, the Beneficiary may have the right to receive the commuted value of installments.

REQUIRED SIGNATURES (All signatures, including titles if applicable, are required.)	
I/we hereby acknowledge that I have read, signed, and received a copy of this DISCLOSURE, and an "ANNUITY BUYERS GUIDE" as requested, or as required for Montana, Oregon and Utah residents.	
Owner Signature(s)	Date
I/we hereby certify that a record of this information will be kept for the number of years required by the statutes of the state in which the Contract is delivered or issued for delivery, and will be made available to the Company or appropriate regulators upon request.	
Insurance Producer Signature(s)	Date

The Contract referred to in this Disclosure is an annuity offered by an insurance company and is not insured by FDIC. It is not the product of, nor is it guaranteed by, any bank.



PLEASE TYPE OR PRINT USING BLACK OR BLUE BALLPOINT PEN ONLY

Thank you for looking to Western United Life Assurance Company (Western United) for your annuity needs. It's important to us that you are reasonably satisfied that the annuity product you are choosing meets your financial needs and goals. By completing this form with your Western United producer and submitting it with the rest of the application paperwork, we hope that you will have a clear picture of the annuity product you have chosen and that it will fit your financial objectives.

A. APPLICATION INFORMATION (Must Match the Attached Deferred Annuity Application)

Application Date	Product Name	Total Premium Amount
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B. OWNER INFORMATION

Owner's Full Name	Joint Owner's Full Name (only if applicable)
-------------------	--

Currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Retired <input type="checkbox"/> N/A	Currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Retired <input type="checkbox"/> N/A
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- "Household" means the Owner and spouse/partner, if a member of the Owner's household. If Joint Owners are not part of the same household, a separate Suitability Analysis form is needed for each.
- For non-individually owned contracts, complete this form using the entity's information. (If either Owner is a Trust, we will also need a copy of the Trust.)

C. NEW AND EXISTING ACCOUNT INFORMATION

- If the new annuity product selected is a single premium immediate annuity with a life contingency and a guaranteed period certain, do the break-even years exceed the guaranteed period certain? **If Yes, the following statement must be acknowledged.** Yes No N/A
 - I understand that if the Annuitant dies before the break-even years, the total single premium paid will not be fully recovered. (Note: A contract summary can be requested.)..... Yes No
- What is the source of this annuity's purchase premium? (check all that apply)
 - Another Annuity Life Insurance Death benefit proceeds from annuity/life insurance
 - Checking/Savings Certificate of Deposit (CD) Stocks/Bonds/Mutual Funds
 - Reverse Mortgage/Home Equity Loan Other _____
- Does the source of this annuity's purchase premium **change** or **replace** a current annuity contract or life insurance policy? (If Yes, the Replacement Information is required to be completed.)..... Yes No

REPLACEMENT INFORMATION (Complete as of the time of Replacement) (Continued on Next Page)

Company Name		
Product Type (Annuity/Life)	<input type="checkbox"/> Fixed <input type="checkbox"/> SPIA <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed <input type="checkbox"/> SPIA <input type="checkbox"/> Variable
How long in force?	Years	Years
Rate of Return/Interest Rate		
Surrender Type	<input type="checkbox"/> Partial <input type="checkbox"/> Full	<input type="checkbox"/> Partial <input type="checkbox"/> Full
Surrender Value Amt (*- MVA*if applicable)	\$	\$
Charges or Other Fees	\$	\$
Amount of Death Benefit to be lost (Variable)	\$	\$
Will this cause taxable event?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

*Market Value Adjustments can fluctuate during the time it takes to process an application and may impact the Surrender Value Amount.

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ANNUITY SUITABILITY ANALYSIS

REPLACEMENT INFORMATION <i>(continued)</i>	
4.	I understand that if this annuity is changing or replacing a VARIABLE annuity contract or life insurance policy, the Death Benefit Amount shown above will be lost..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
5.	I have reviewed all elements of the replacement or exchange with my insurance producer, including surrender charges, and the potential loss of other benefits, and believe this transaction is suitable for my financial needs and goals and more advantageous than my existing product(s).. <input type="checkbox"/> Yes <input type="checkbox"/> No

IMPORTANT NOTICE TO OWNER(S): Financial information is necessary for your producer to help you make the most informed suitability decisions. Please complete the following financial sections as completely as possible.

Your privacy is extremely important to us. The information you provide is confidential. It will not be shared and will only be used to confirm the suitability of your annuity purchase.

D. FINANCIAL EXPERIENCE *(Past and/or Present)*

1.	How many years of investment experience do you have? <input type="checkbox"/> 0 - 3 years <input type="checkbox"/> 4 - 6 years <input type="checkbox"/> 7 - 10 years <input type="checkbox"/> More than 10 years
2.	What is your general risk tolerance; ie, willingness to accept volatility with the funds? <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive
3.	What financial products do you own or have you previously owned? <i>(check all that apply)</i> <input type="checkbox"/> Fixed Annuities <input type="checkbox"/> Life Insurance <input type="checkbox"/> Stocks/Bonds/Mutual Funds <input type="checkbox"/> Variable Annuities <input type="checkbox"/> Certificate of Deposit (CD) <input type="checkbox"/> Other _____
4.	Why are you considering purchasing this annuity? <i>(check all that apply)</i> <input type="checkbox"/> Immediate Income <input type="checkbox"/> Lifetime Income <input type="checkbox"/> Safety <input type="checkbox"/> Death Benefits <input type="checkbox"/> Tax-deferred Growth <input type="checkbox"/> Growth Potential <input type="checkbox"/> Other _____

E. FINANCIAL OBJECTIVES

1.	I have been provided with and read a product disclosure statement that discloses the surrender charge period and the surrender charge percentages for this annuity contract. <input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Do you anticipate needing income from this annuity greater than the amounts that can be accessed without surrender charges during the surrender charge period? <input type="checkbox"/> Yes <input type="checkbox"/> No
3.	How do you anticipate taking distributions from this annuity? <i>(check all that apply)</i> <input type="checkbox"/> Annuitization <input type="checkbox"/> Interest Only <input type="checkbox"/> Partial Surrender <i>(incl. "Free" amount available)</i> <input type="checkbox"/> Single Sum <input type="checkbox"/> Tax Deferral Only <input type="checkbox"/> Required Minimum Distribution (RMD) <i>(Qualified Only)</i> <input type="checkbox"/> Other _____

ANNUITY SUITABILITY ANALYSIS

If you decide to only answer some, but not all of the following “F. Financial Information” sections of this form, please be aware that your producer may not have enough information to recommend a suitable annuity product for you. Furthermore, Western United may choose to not issue the annuity contract for which you are applying due to lack of suitability information.

F. FINANCIAL INFORMATION	
INCOME AND EXPENSES	
1.	What is your combined State and Federal household income tax bracket? <input type="checkbox"/> Under 15% <input type="checkbox"/> 15%-28% <input type="checkbox"/> Over 28%
2.	Gross monthly household income..... <i>Approximately</i> \$ _____ <ul style="list-style-type: none"> • Including - but not limited to salary, Social Security payments, pension/retirement benefits, investment and/or rental income • Exclude - income currently earned on the money that will be used to purchase this annuity
3.	Monthly household living expenses <i>Approximately</i> \$ _____ <ul style="list-style-type: none"> • Including - but not limited to housing, transportation, insurance, food, healthcare, and taxes (include property, income, and FICA taxes)
4.	Disposable monthly income (<i>#2 minus #3</i>) \$ _____
5.	After the purchase of this annuity, will you have enough income to meet or exceed your monthly expenses? <input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Do you anticipate any significant increase in living expenses or decrease in your household’s monthly income during the surrender charge period? <input type="checkbox"/> Yes <input type="checkbox"/> No
NET WORTH AND LIQUID ASSETS <i>(Do not include primary residence, personal belongings, or personal property such as jewelry, furnishings, vehicles, etc.)</i>	
7.	Total value of household assets..... <i>Approximately</i> \$ _____ <ul style="list-style-type: none"> • Including - but not limited to checking/savings and/or money market accounts, bank CDs, securities, annuities, retirement account balances, real estate (exclude primary residence), value of business ownership, etc.
8.	Household debt..... <i>Approximately</i> \$ _____ <ul style="list-style-type: none"> • Total debt does not include mortgage(s) or debt owed on the primary residence.
9.	Household net worth (<i>#7 minus #8</i>) \$ _____
10.	Total value of household *Liquid Assets <i>Approximately</i> \$ _____ *Liquid Assets are those that can be easily converted to cash without penalty. <ul style="list-style-type: none"> • Including - checking/savings accounts, securities (including mutual funds without deferred sales charges and money market accounts), current-year free withdrawals from annuities (other than this one being purchased), etc. • Exclude - liquid assets used to fund this annuity
11.	Do you anticipate any significant changes in household liquid assets or net worth during the surrender charge period?..... <input type="checkbox"/> Yes <input type="checkbox"/> No <ul style="list-style-type: none"> • If Yes, please explain the anticipated changes. If possible, include when you anticipate the changes to occur and the approximate amount of the changes in income, living expenses or liquid assets. <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>

ORIGINAL TO HOME OFFICE WITH APPLICATION -- COPY TO OWNER(S) -- COPY TO PRODUCER FILE



A STOCK COMPANY

The Company will begin making annuity payments to the Payee on the First Payment Date shown on page three of this contract. These payments will be made subject to the terms of this contract.

If the Annuitant dies before all payments certain have been made, the Company will continue to pay the remainder of the payments certain to the designated Beneficiary.

This contract is issued in consideration of the application and the advance payment of the single premium shown on page 3.

Thirty day right to examine the contract. Within 30 days of the Owner receiving this contract, it may be returned, for any reason, to the agent from whom it was purchased, or to the Company at its Home Office. This contract may not be surrendered, or any of its benefits commuted, unless within this thirty day period. The return of this contract will void it from its inception and the Company will refund all premiums paid thereon, less any prior distribution, as required by the state in which the contract is issued.

At any time we will respond, in a timely manner, to your written request for further information on any of the benefits or provisions of this contract.

Signed for the Company at its Home Office, 929 W Sprague Ave, PO Box 2290, Spokane, WA 99210-2217, toll free phone number 800.247.2045, on the Contract Date, which is the date of issue.

Handwritten signature of Linda Mason in cursive script.

Linda Mason
Secretary

Handwritten signature of Dale Whitney in cursive script.

Dale Whitney
President

**SINGLE PREMIUM IMMEDIATE ANNUITY
NON-PARTICIPATING
THIS POLICY HAS NO LOAN OR SURRENDER VALUE**

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SCHEDULE

ANNUITANT	JohnNorthDakota Wula	WU00110713	CONTRACT #
AGE/SEX	67/MALE	July27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27 ,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

TheCompanyAgreestopay240 Monthly paymentsof\$259.53tothePayee(s).

Applicablepolicyinterestrate:
2.300%for20years

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments set forth upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula	WU00110713	CONTRACT #
AGE/SEX	67/MALE	July27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27, 2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

TheCompanyagreestopay240 Monthly payments of \$197.53, with a 3.000% annual increase to the Payee(s).

Applicable policy interest rate:
2.300% for 20 years

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments retained upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that become the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula	WU00110713	CONTRACT #
AGE/SEX	67/MALE	July27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27 ,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

TheCompanyagreestopay251 Monthl ypaymentsof\$250.00tothePayee(s).

The252ndandfinalpaymentwillbefortheamountof\$178.80.

Applicablepolicyinterestrate:

2.300%for21years

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula	WU00110713	CONTRACT #
AGE/SEX	67/MALE	July27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August2 7,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

TheCompanyagreestopay309 Month lypaymentsof\$150.00, witha3.000%annualincreasetothePayee(s).

The310thfinalpaymentwillbefortheamountof\$207.22.

Applicablepolicyinterestrate:
2.300%for25years

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determinestheannuitybenefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certainupondeathoftheAnnuitant.DeathbenefitsarenotavailableonLifeOnlyOptions.

OWNER(S)

Owner referstothe person(s) whohasOwnershiprightsto theContract. TheOwneristheAnnuitant unlessotherwise specified.

CONTINGENT OWNER

TheContingentOwnerreferstothe person(s) thatbecomestheOwner(s) shouldtheOwnerdie. Ifno ContingentOwnerisdesignatedorthedesignatedContingentOwnerisnotaliveattheOwner'sdeath, allownershiprightsshallvestintheOwner'sestateoritssuccessors.

PAYEE

The Payeerefersto whomevertheOwnerhasdesignatedto receive theannuitypaymentsduringthe lifetime oftheAnnuitant.IftheAnnuitantdies,theBeneficiaryhastherighttochangethePayee.



SCHEDULE

ANNUITANT	John North Dakota Wula	WU00110713	CONTRACT #
AGE/SEX	67 / MALE	July 27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August 27, 2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$ 336.53 to the Payee(s) during the lifetime of the Annuitant.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	John North Dakota Wula	WU00110713	CONTRACT #
AGE/SEX	67 / MALE	July 27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August 27, 2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$ 253.74, with a 3.000% annual increase to the Payee(s) during the lifetime of the Annuitant.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

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ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	John North Dakota Wula	WU00110713	CONTRACT #
AGE/SEX	67 / MALE	July 27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August 27, 2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$ 320.37 to the Payee(s) during the lifetime of the Annuitant, but not less than 120 payments.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	John North Dakota Wula	WU00110713	CONTRACT #
AGE/SEX	67 / MALE	July 27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August 27, 2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$ 242.64, with a 3.000% annual increase to the Payee(s) during the lifetime of the Annuitant, but not less than 120 payments.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter.

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula	WU00110713	CONTRACT #
AGE/SEX	67/MALE	July27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$307.86 to the Payee(s) during the lifetime of the Annuitant.

If the Annuitant should die before the initial deposit of \$50,000.00 has been totally paid, the remainder of the installments will be paid to the designated Beneficiary.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula andB onnierWula	WU00110713	CONTRACT #
AGE/SEX	67 /MALE 76/FE MALE	July27,2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

TheCompanyagreestopayMonthly paymentsof\$299.27tothePayee(s).

ThepaymentswillcontinuetheentirelifetimeofbothAnnuitants. Paymentswillendwiththelast paymentmadepriortothedeathofthelastsurvivingAnnuitant.

Applicablepolicyinterestrate:

4.100%for10years

4.100%thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula andB onnierWula	WU00110713	CONTRACT #
AGE/SEX	67 /MALE 76/FE MALE	July27,2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

TheCompanyagreestopayMonthly paymentsof\$222.70,
witha3.000%annualincreasctothePayee(s).

ThepaymentswillcontinuetheentirelifetimeofbothAnnuitants.Paymentswillendwiththelast
paymentmadepriortothedeathofthelastsurvivingAnnuitant.

Applicablepolicyinterestrate:

4.100%for10years

4.100%thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	John North Dakota Wula and Bonnier Wula	WU00110713	CONTRACT #
AGE/SEX	67 /MALE 76/FE MALE	July 27, 2011	CONTRACT DATE
PREMIUM	\$50,000.00	August 27, 2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to make Monthly payments of \$331.00 to the Payee(s) throughout the lifetime of both Annuitants.

Upon the death of either Annuitant the Monthly payment will be reduced to 75%, in the amount of \$248.25 for the lifetime of the surviving Annuitant. Payments will end with the last payment made prior to the death of the last surviving Annuitant.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula andB onnierWula	WU00110713	CONTRACT #
AGE/SEX	67 /MALE 76/FE MALE	July27,2011	CONTRACT DATE
PREMIUM	\$50,000.00	August27,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$296.80 to the Payee(s) during the lifetime of both Annuitants, but not less than 120 payments.

Payments will end with the last payment made prior to the death of the last surviving Annuitant; however, if 120 Monthly payments have not been made, the remaining payments will be made to the designated Beneficiary.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula andB onnieRWula	WU00110713	CONTRACT #
AGE/SEX	67 /MALE 76/FE MALE	July27,2011	CONTRACT DATE
PREMIUM	\$50,000.00	August2 7,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$221.01, with a 3.000% annual increase to the Payee(s) during the lifetime of both Annuitants, but not less than 120 payments.

Payments will end with the last payment made prior to the death of the last surviving Annuitant; however, if 120 Monthly payments have not been made, the remaining payments will be made to the designated Beneficiary.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



SCHEDULE

ANNUITANT	JohnNorthDakota Wula andB onnierWula	WU00110713	CONTRACT #
AGE/SEX	67 /MALE 76/FE MALE	July27,2011	CONTRACT DATE
PREMIUM	\$50,000.00	August2 7,2011	1ST PAYMENT DATE

PAYMENT SCHEDULE

The Company agrees to pay Monthly payments of \$291.03 to the Payee(s) during the lifetime of both Annuitants.

If the Annuitants should die before the initial deposit of \$50,000.00 has been totally paid, the remainder of the installments will be paid to the designated Beneficiary.

Applicable policy interest rate:

4.100% for 10 years

4.100% thereafter

DEFINITIONS

THE COMPANY

The Company refers to Western United Life Assurance Company at its Home Office in Spokane, Washington.

ANNUITANT

Annuitant refers to the person(s) whose sex, and age on the Contract Date, is the measuring life that determines the annuity benefits.

BENEFICIARY

Beneficiary refers to the person(s) to whom the Company will continue to pay the remainder of payments certain upon death of the Annuitant. Death benefits are not available on Life Only Options.

OWNER(S)

Owner refers to the person(s) who has Ownership rights to the Contract. The Owner is the Annuitant unless otherwise specified.

CONTINGENT OWNER

The Contingent Owner refers to the person(s) that becomes the Owner(s) should the Owner die. If no Contingent Owner is designated or the designated Contingent Owner is not alive at the Owner's death, all ownership rights shall vest in the Owner's estate or its successors.

PAYEE

The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.



GENERAL PROVISIONS

THE CONTRACT

This policy and the application constitute the entire contract between the parties. All statements made by the Annuitant, or on his behalf, shall be deemed representations and not warranties. No such statement shall be used in defense of a claim under the contract unless it is contained in a written application. A copy of such application is attached to the contract when issued. Only an officer of the Company has the authority, and then only in writing, to modify this contract or to waive any of the Company's rights or requirements.

Any contract provision referring to the filing or receipt of a notice, election, or other instrument, refers to filing and/or receipt at the Administrative Office of the Company, shown on page 1.

FRAUD

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information may be guilty of a felony.

PREMIUM TAXES

Premium taxes, if any, imposed on any premium for this contract as of the date of premium payment, will be deducted from the premium paid to determine the net premium to be applied.

INCONTESTABILITY

This contract shall be incontestable from the Contract Date shown on page 3.

NON-PARTICIPATING

This contract is non-participating and does not share in the profits or surplus of the Company.

NO LOAN OR SURRENDER VALUE

The Company will not grant any loan on the security of the contract. The contract provides no surrender value for cash or otherwise.

MINIMUM BENEFIT

Any paid-up annuity or death benefit that becomes payable under this contract shall not be less than the minimum benefits required by statute of the state in which the contract is delivered.

CHANGE IN PAYMENT

The amount or frequency of the payments cannot be changed.

CONTRACT EXPIRATION

The contract expires and ceases to be in force once the last annuity payment has been paid.

LEGAL CAPACITY

Any payments due to a minor or other person lacking legal capacity will be paid to such person's legal guardian. The Company shall be fully discharged from further liability as to such payments, if it, in good faith pays a person who is a minor or lacks legal capacity.



IMMUNITY FROM CREDITORS

To the extent permitted by law, any proceeds of this contract held by the Company, and any payments to be made there under shall be exempt from the claims of creditors and shall not be subject to legal process.

EVIDENCE OF SURVIVAL OF ANNUITANT

The Company has the right to request satisfactory evidence that the Annuitant is still living. Such evidence may be requested no more than four times during each contract year.

If satisfactory evidence of survival for the Annuitant is not provided, the Company may suspend the annuity payments after the period certain has expired. When the survival or death of the Annuitant is established to the Company's satisfaction, the Company will pay the annuity payments that were due during the period of suspension while the Annuitant was living. Such payments, accumulated at an annual effective interest required by state law, shall be paid in a single sum. If the Annuitant still survives, the Company will resume future annuity payments.

DEATH OF ANNUITANT

If a death benefit is available, proceeds will be paid promptly to the designated Beneficiary upon receipt of proof of the Annuitant's death. Items that satisfy proof of death include, but are not limited to, a completed Claimant's Statement, a certified copy of the Death Certificate, court of competent jurisdiction, and the original contract. If the original contract is not obtainable, an Affidavit of Loss of Policy will be acceptable.

MISSTATEMENT OF AGE OR SEX

If the age or sex has been misstated for the Annuitant, or any Beneficiary under a settlement option, then any amount payable by the Company shall be such as would have been provided on the basis of the correct information. If a correction of age or sex is made while payments are being made hereunder, the amount of any underpayment made by the Company shall be paid in full to the payee with interest at 3% per annum. The amount of any overpayment previously made by the Company, with interest at 3% per annum may be charged against the current or next succeeding payment(s) to be made by the Company under the contract.

BENEFICIARY

During the Annuitant's lifetime the Owner may from time to time change any Beneficiary designation by written notice filed with, and satisfactory to, the Company. Any new designation shall not be operative until the Company receives such notice. When so received, the change of Beneficiary shall take effect as of the date the notice was signed. The change shall be subject to any payment made or other action taken by the Company prior to such receipt. The Beneficiary designation cannot be changed after the Annuitant's death.

Unless otherwise provided in the Beneficiary designation: if at the Annuitant's death there is more than one Beneficiary entitled to the proceeds then accruing, each shall share equally in such proceeds. If there are two or more Beneficiaries and if any die before the Annuitant, the share of such proceeds which would have accrued to the Beneficiary shall be payable to the surviving Beneficiary or Beneficiaries. If no designated Beneficiary is living at the Annuitant's death, the proceeds shall be payable to the Annuitant's estate. If a Beneficiary dies simultaneously with the Annuitant or within 15 days after the Annuitant's death and before the Company has received due proof of the Annuitant's death, rights to the proceeds shall be determined as though such Beneficiary had predeceased the Annuitant.



OWNERSHIP

This contract shall belong to the Owner(s) designated in the application, or to the successor or transferee of such Owner(s). During the Annuitant's lifetime all contract rights and privileges may be exercised by the Owner(s), subject to the rights of any assignee of record with the Company and of any irrevocably designated Beneficiary. At the time of the Annuitant's death the rights of the Owner(s) cease.

The Owner may transfer Ownership of this contract to a new Owner by written instrument filed with and satisfactory to the Company. Said transfer shall take effect as of the date the instrument was signed, subject to any payment made or other action taken by the Company prior to receipt of the instrument. A transfer of Ownership, of itself, shall not affect the interest of any previously designated Beneficiary of the Annuitant.

DEATH OF OWNER (if other than Annuitant)

Upon death of the Owner, and if no joint or contingent Owner was named, the Annuitant will become the Owner.

ASSIGNMENTS

In the absence of a specific provision to the contrary, the Owner may assign ownership rights of the contract to another party. The Company shall be responsible for the claims of an assignee only after the assignment has been appropriately filed, recorded, and accepted by the Company. An assignment shall be valid for the term stated, or until a release of the assignment is appropriately filed, recorded, and accepted by the Company. The Company is not responsible for the sufficiency or validity of any assignment.



SAMPLE CONTRACT



**SINGLE PREMIUM IMMEDIATE ANNUITY
NON-PARTICIPATING
THIS POLICY HAS NO LOAN OR SURRENDER VALUE**

WULA SPIA (11.04)

Single Premium Immediate Annuity
(SPIA) Training
Certificate of Completion

This certificate is awarded to

In recognition of Annuity Product Training for

Western United Life Assurance Company

By signing below:

- I acknowledge that I have read and fully understand the features of the Western United SPIA annuity contracts.
- I certify that before recommending a specific SPIA product:
 - I will have a reasonable basis for believing that the entire annuity transaction, including possible replacement, is suitable for the financial circumstances, needs, and goals of my particular client.
 - I will make every effort to make sure my client fully understands the SPIA product features, benefits, and/or risks involved with the entire annuity transaction.

Signature

Date