



American Underwriters Life Insurance Company  
 Group of Companies  
 Great Fidelity Life Insurance Company Founded 1952  
 Century Life Assurance Company Founded 1980

## Single Premium Deferred Annuity

American Underwriters Life Insurance Company's (AUL) **Single Premium Deferred Annuity** is an extremely lucrative annuity product.

In today's volatile market, it is nearly impossible to find a safe place for your money. Look no further - the Single Premium Deferred Annuity from AUL provides both guaranteed principle and a very attractive rate of interest.

### Rate of Interest

The current interest rate is guaranteed for the first policy year. Thereafter, the company will declare a new interest rate quarterly. At no time can interest fall below the guaranteed effective rate of 1%. As with all of AUL's annuities, the interest earned is usually tax-deferred until withdrawal. Please consult a tax professional for further information.

| Single Premium Annuity First Year Guaranteed Rate Schedule |                            |
|--|----------------------------|
| Annuity Amount   | First Year Guaranteed Rate |
| \$1,000-\$9,999  | 3.25%                      |
| \$10,000-\$24,999  | 3.50%                      |
| \$25,000-\$49,999  | 3.75%                      |
| \$50,000-\$99,999  | 4.00%                      |
| \$100,000-\$999,999  | 4.25%                      |

### Withdrawals

Full or partial withdrawals can be made at any time. A 10% withdrawal may be taken each year after the first policy year with no surrender charge. Withdrawals over 10% are charged a surrender charge during the first seven years. The minimum withdrawal is \$250.

### Sales Charges and Administrative Fees

No sales charges, administrative fees, or maintenance fees are charged on premium deposits of \$10,000 or more. A small set-up fee of \$12.50 will be charged on deposits from \$5,000 to \$10,000 and a \$25 fee on deposits from \$1,000 to \$5,000.

Issue Age: 0 to 80  
 Minimum Deposit: \$1,000  
 Surrender Charges: 7, 6, 5, 4, 3, 2, 1

Withdrawal Transaction Fee: \$10  
 Premium Tax where applicable  
 Form # IAP

**Make All Your Money Work All the Time**  
 American Underwriters Life Insurance Company