

UltraMYG (Multi-year Guaranteed Rate)

A single-premium, tax-deferred fixed annuity issued and guaranteed by Western National Life Insurance Company.

Policy Type	Single premium																						
Issue Ages	0 - 85 for all nonqualified funds as well as qualified annuity transfers and rollovers 0 - 70 contributory IRAs																						
Rates																							
Multi-year Guarantee	Your UltraMYG annuity will earn a competitive current interest rate on the single premium that is set by Western National Life Insurance Company when your policy is issued. Western National guarantees the rate for the multi-year guarantee period, currently six years. ¹																						
Minimum Guaranteed Renewal Rate	Regardless of future economic conditions, your annuity is guaranteed to renew at or above the minimum interest rate, which is listed in your policy or applicable endorsement(s). ²																						
Premium																							
Minimum Single Premium	\$5,000 for nonqualified and tax-qualified annuities																						
Maximum Single Premium	\$1,500,000 without prior home-office approval ³																						
Liquidity																							
Free Distributions and early Withdrawal Charges	<p>You can make free systematic withdrawals of interest (\$50 minimum) after 30 days from the policy date on a monthly, quarterly, semiannual or annual basis.^{3,4}</p> <p>After the first policy year, you are allowed one annual free withdrawal (\$250 minimum) equal to 10% of your annuity value (less any systematic withdrawals taken) as of the last anniversary date. Withdrawals made during the first nine years in excess of 10% per year will incur an early withdrawal charge and will be subject to a market value adjustment (MVA). This MVA may be positive or negative. After nine years, withdrawals will not incur early withdrawal charges and the MVA will not apply. The MVA is an amount determined by the difference between the index rate on the policy date and at the time of the withdrawal or cancellation. Generally, if interest rates rise, the MVA will decrease your withdrawal value, and if interest rates fall, the MVA will increase your withdrawal value.* MVA does not apply to withdrawals representing free withdrawal amounts or death benefit.</p> <p>* The five-year Constant Maturity Treasury rate reported by the federal reserve is used to measure rates.</p> <p>Withdrawal charges⁵</p> <table border="1"> <thead> <tr> <th>Years from payment</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>Thereafter</th> </tr> </thead> <tbody> <tr> <td>Withdrawal charge grades</td> <td>9-9%</td> <td>9-8%</td> <td>8-7%</td> <td>7-6%</td> <td>6-5%</td> <td>5-4%</td> <td>4-3%</td> <td>3-2%</td> <td>2-0%</td> <td>0%</td> </tr> </tbody> </table> <p>(In years 2-9, the withdrawal charge percentage reduces monthly as shown above)</p>	Years from payment	1	2	3	4	5	6	7	8	9	Thereafter	Withdrawal charge grades	9-9%	9-8%	8-7%	7-6%	6-5%	5-4%	4-3%	3-2%	2-0%	0%
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Early Withdrawal Charge Waivers ⁶	<p>Extended Care - After the first policy year, early withdrawal charges will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Activities of Daily Living - After the first policy year, withdrawal charges will be waived if the policyowner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.</p>																						

¹ The multi-year guaranteed rate period may vary from time to time.

² This and all guarantees mentioned are subject to the claims-paying ability of the insurance company.

³ By company practice, which is subject to change. The value of the annuity must not fall below \$5,000.

⁴ Withdrawals taken prior to age 59½ may be subject to a 10% federal income tax penalty.

⁵ Withdrawals in excess of permitted free amounts are subject to a nine-year withdrawal schedule from the date of receipt of each premium payment. (Charge is a percentage of the amount withdrawn in excess of free amounts; interest earnings are withdrawn first [on a last-in, first-out basis] then premium.

⁶ Not available in some states and policy provisions may vary from state to state.

Western National Life Insurance Company was one of the first insurance companies to develop fixed annuity products specifically for sale through banks. We are a leading provider of fixed annuities in this market, and have maintained our position by offering innovative products and valued services to help Americans achieve their financial goals.

Our products can help you live retirement on your terms.

SPECIAL NOTES:

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

Neither Western National Life Insurance Company nor its agents or representatives are authorized to give legal, tax or accounting advice. The information contained in this flier summarizes the provisions of the annuity and our understanding of the current tax laws as they relate to this deferred fixed annuity. Please consult your attorney, accountant or tax advisor.

The UltraMYG annuity is issued and guaranteed by Western National Life Insurance Company. The UltraMYG annuity is not available in some states, and policy provisions may vary from state to state. Please refer to your policy for actual governing contractual provisions.

Safe choice

Let us help you
put real retirement
solutions to work
for you

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Not FDIC-insured | May lose value | Not a deposit | No bank guarantee | Not insured by any federal government agency