

# DOING BUSINESS WITH UNITED LIFE

There are a number of reasons why our producers love doing business with United Life. *Here are some of the most popular ones:*

## ***The personal touch***

- Real people answer the phone to assist you during business hours. There are no automated systems and voice mail is only by request.
- Direct contact with underwriting staff
- Remarkable conferences where relationships are built and sales ideas are shared
- Input from our agents helps us design and improve our products, agent website and services, for ease of doing business with United Life Insurance Company.

## ***Straight-forward annuities***

- Single Premium Deferred Annuities (SPDA) and Income Annuities (SPIA) issued through age 100
- 4-, 5-, and 6-year SPDAs with low surrender charges—6 percent and under
- Full commissions paid on SPDA renewals
- Many Income Annuity options, including:
  - Life with full cash refund
  - Option to add inflation increases
  - One-time withdrawal feature on Period Certain payouts



## ***Reliable life insurance products***

- Simplified underwriting available traditional and limited-pay whole life cases through \$100k—no medical testing and quick turnaround time
- Our Standard/Smoker rate class is only for cigarette smokers. All other tobacco users can qualify for the non-smoker Select rate class.
- Most life products are available through age 85, as of their last birthday. Graded Benefit Whole Life and Single Premium Whole Life available through age 90.
- Universal plan with \$10k minimum death benefit
- Qualified Care Accelerated Death Benefit rider can be added to Universal, traditional and limited-pay Whole Life plans—providing a living benefit for long term care cost.
- \$25k minimum death benefit on Term policies, ideal for small loan protection
- Non-occupational Disability Income riders available on Term and Universal life, with up to \$2,500 maximum monthly benefit
- Graded Benefit Whole Life plan up to \$50,000 with three knock-out questions

**UNITED LIFE**  
INSURANCE COMPANY

*Benefits are only generally described here. Products may vary by state. Some products are not available in every state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail.*

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