



Graded Benefit Whole Life Producer Sales Guide and Rates



Ideal clients for Graded Benefit Whole Life

The Graded Benefit Whole Life plan is a minimally underwritten life insurance plan that may be an attractive option for the following:

- People who don't like medical tests
- Individuals who may not otherwise qualify for fully underwritten life insurance
- Those looking for a product with a simple application process, to use as:
 - A final expense plan without having to shop around
 - An alternative to credit life for small loans
 - A quick and easy way for someone to pass along a financial gift to their heirs or favorite charity
 - As a coverage offering for members of groups and clubs, such as church and social groups, service organizations, bank "silver" clubs, volunteer firefighters, and special interest groups



The plan

Issue ages: 18–90

Policy size: \$5,000 to \$50,000

Policy fee: \$0

Term of coverage: To age 121

Available payment modes: Annual, Semiannual, Quarterly (also EFT), Monthly (also EFT)

Rate classes: Based on age and gender; not based on tobacco use

Interest on cash values: Fixed

Interest on loans: 8%

Riders: None

The coverage is contestable in the first two policy years.

Depending on how and when the death occurs, here is how the benefits are payable:

When Death Occurs	Death Results From Natural Causes	Death Results from Accident
In Year 1	A benefit amount equal to premiums paid, plus 4.5% interest	100% of ultimate death benefit
In Year 2	50% of the ultimate death benefit	100% of ultimate death benefit
In Year 3+	100% of the ultimate death benefit	100% of ultimate death benefit

Application process

There are only three medical questions to answer. An application for coverage is immediately declined if “yes” is answered for any of the three medical questions.

After the coverage is approved, it is provided for the rest of the insured's lifetime and cannot be cancelled as long as the premiums are paid. The benefits may be used to help pay for final expenses, unpaid medical costs, loan balances, credit card bills, or can be passed on to the heirs or a favorite non-profit organization.

Three simple medical questions

The three questions below are on the application. If your client answers “yes” to any of the questions, a policy will not be issued.

1. Within the last five years, have you been advised by a medical professional to have surgery requiring general anesthesia or diagnostic tests, except those tests related to the Human Immunodeficiency Virus (AIDS virus), which were not completed?
2. Are you currently hospitalized, confined to a nursing home, receiving hospice care, institutionalized, waiting for an organ transplant, or, within the last twelve (12) months, received kidney dialysis?
3. Have you been diagnosed as having a terminal medical condition that is expected to result in death within the next twelve (12) months?





To get you started:

Application and forms: Application LIU-1011 and forms are available from our supply department and on the producer website in both printable and fillable formats at **UnitedLife.com** in the **New Business Builder** and in the **Document Library**. Be sure to use the state version that is appropriate for the state in which the application is being written.

If replacement is involved: Each state has its own requirements. In some states you must actually be replacing an existing policy. In other states (those adhering to the NAIC model regulation), if you have other coverage at all, whether or not it is being replaced, there may be replacement requirements. Please familiarize yourself with these requirements and submit those necessary along with the application. Our marketing staff will be happy to assist you if you have questions.

If future payments will be made by electronic funds transfer: Be sure to include a copy of a voided check. Please include a check for one month premium to bind coverage.

This product **does not** require an NAIC illustration.

United Life producers can go to **UnitedLife.com** to check status of pending applications, in-force policy inquiries, trip point inquiries and much more.

We've made it easy

Easy quoting—With an agent sales guide, a quick reference rate sheet (LIP-961), and online quoting

Easy application—With a short and simple application (LIU-1011), which takes just moments to complete, available in the **New Business Builder**

Easy approval—With all “no” answers to the medical questions, a policy will be issued, approved and delivered within a matter of days

Graded Benefit Whole Life

Annual premium rates per \$1,000 face amount

Issue Age	Male	Issue Age	Male	Issue Age	Female	Issue Age	Female
18	21.08	50	50.20	18	15.12	50	39.06
19	21.75	51	52.63	19	15.43	51	40.71
20	22.45	52	55.23	20	15.75	52	42.44
21	22.70	53	58.00	21	16.09	53	44.26
22	22.96	54	60.98	22	16.43	54	46.19
23	23.21	55	64.16	23	16.78	55	48.22
24	23.45	56	66.93	24	17.14	56	50.11
25	23.69	57	69.87	25	17.50	57	52.08
26	24.10	58	72.97	26	17.99	58	54.14
27	24.53	59	76.26	27	18.50	59	56.29
28	24.97	60	79.73	28	19.04	60	58.52
29	25.43	61	82.90	29	19.59	61	60.65
30	25.90	62	86.18	30	20.16	62	62.85
31	26.55	63	89.57	31	20.82	63	65.12
32	27.22	64	93.07	32	21.50	64	67.46
33	27.91	65	96.68	33	22.20	65	69.87
34	28.62	66	101.33	34	22.91	66	73.23
35	29.35	67	106.24	35	23.65	67	76.79
36	30.57	68	111.44	36	24.62	68	80.57
37	31.84	69	116.94	37	25.63	69	84.61
38	33.18	70	122.71	38	26.67	70	88.92
39	34.56	71	128.89	39	27.77	71	93.30
40	36.00	72	135.26	40	28.92	72	98.05
41	37.34	73	141.77	41	29.84	73	103.22
42	38.73	74	148.41	42	30.81	74	108.90
43	40.19	75	155.27	43	31.83	75	115.15
44	41.74	76	162.58	44	32.90	76	121.02
45	43.38	77	170.45	45	34.02	77	127.52
46	44.62	78	179.12	46	34.97	78	134.82
47	45.92	79	188.83	47	35.95	79	142.92
48	47.28	80	199.90	48	36.96	80	151.65
49	48.71	81	220.00	49	38.00	81	165.51
		82	243.32			82	180.57
		83	269.75			83	196.91
		84	299.65			84	215.40
		85	333.25			85	235.81
		86	347.36			86	268.44
		87	360.85			87	281.23
		88	373.25			88	293.44
		89	383.91			89	305.21
		90	392.95			90	319.35

Mode of Payments

Annual

Semi-annual billing.....Annual Premium X .52

Quarterly billing.....Annual Premium X .265

Monthly billing.....Annual Premium X .09

EFT (Monthly bank withdrawal 1/12 of annual premium. Fractions are rounded to the next highest cent.)

In addition to realizing the rewards of these fine products, you will receive these United Life benefits:

Regional company founded to serve its clients

- Established in 1962, our company has maintained a strong focus on quality products, excellent service and financial strength.
- United Life is recognized in the industry for our financial stability.
- Our investment portfolio is managed internally, with an emphasis on high quality corporate and government fixed income securities.
- We remain dedicated to continuing the tradition of excellence upon which our company was founded.

Exemplary customer service

- Our knowledgeable staff of life insurance professionals provides a standard of service that is unsurpassed in the insurance industry.
- Pick up the phone and talk directly to a person who understands your concerns and can help no automated directories.



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