



WHOLE LIFE INSURANCE

Sustainable and simple, with life-long guarantees.



Whole Life insurance can serve as a sensible financial asset in your overall financial plan, offering protection, peace of mind and diversification.

Whole Life insurance is also a great way to provide an amplified financial gift to a charity of choice or to the precious children in your life. This gift can endure long after other tangible gifts are outgrown or forgotten.

Whole Life insurance can provide these important advantages:

- ▶ **Income tax-free death benefit**, which is easily divisible and paid directly to your beneficiaries according to your wishes.
- ▶ **Avoids probate and estate taxes**, since the proceeds are paid directly to your beneficiaries and will not be part of any public record.
- ▶ **Cash value accumulation**, that is available as a policy loan, is guaranteed and is not subject to market fluctuations.
- ▶ **Guaranteed benefits**, as long as you pay the premiums on time.



Whole Life and Term insurance are both viable insurance plans that can be used for various financial risks and situations. Term coverage is meant for the short term and Whole Life is meant for the long-run. Many people may need a combination of both types of coverage—especially during their working and child-rearing years.

What makes United Life's Whole Life unique?

- ▶ **Simplified Underwriting**
When applying for coverage amounts of \$10,000 through \$100,000, there is **no medical testing** to worry about. After submitting the application and any other necessary forms, subject to underwriting approval, the coverage could be issued within a matter of days. Coverage over \$100,000 may require medical testing and physician statements that are ordered by and paid for by United Life.
- ▶ **Terminal Illness Benefit**
In the future, should you be diagnosed with a terminal illness, you have the option to receive an accelerated benefit. When a licensed physician certifies that your life expectancy is 12 months or less, up to half of your discounted death benefit could be paid out in advance. This option is included on policies of \$50,000 and higher.
- ▶ **Premium Payment Period Options**
You choose whether to pay ongoing or limited premium payments from the following options:

Plan Name	Payment Period	Issue Ages
Traditional Whole Life	For your lifetime	0-85
20-Pay Whole Life	Twenty years	0-65
10-Pay Whole Life	Ten years	0-75
5-Pay Whole Life	Five years	0-80

Optional Long-Term Care Rider

Though most people are aware of the rising costs of long-term care, many individuals do not have long-term care insurance coverage to help cover potential expenses.

United Life's Qualified Care Accelerated Death Benefit* (QCADB) rider, also referred to as the Qualified Care rider, can be added to a new Traditional or Limited-Pay Whole Life policy. The rider could provide monthly indemnity benefits to use towards long-term care expenses.

Any benefit that is not paid as a long-term care benefit is generally paid as a tax-free death benefit to the beneficiaries.

As long as the premiums are paid, they won't go to waste, as someone is guaranteed to collect a benefit!

The Qualified Care rider on a Whole Life plan offers:

- ▶ Level premium rates that will never increase.
- ▶ **Convenience:** One life insurance underwriting process is used to qualify for both the life insurance and the Qualified Care rider combo.
- ▶ **Value:** The combination of life insurance and long-term care coverage is generally less expensive than purchasing a separate permanent life insurance policy and a separate standalone long-term care policy.
- ▶ **Choice:** You choose how to spend the benefits received. You also protect your freedom to choose the type, location and quality of long-term care that you'd like to receive.

Total benefit of \$50,000 to \$300,000 may be available, not to exceed the policy face amount. The monthly indemnity benefit is paid as an acceleration of the death benefit, based on an acceleration rate of 2 percent to 5 percent (chosen at time of policy issue), when the insured cannot perform at least two of the six Activities of Daily Living (ADLs) and is receiving any of the following forms of long-term care services:

- ▶ Nursing home
- ▶ In-home care
- ▶ Assisted living
- ▶ Adult day care

The ADLs include eating, bathing, dressing, toileting, maintaining continence and transferring oneself.

Visit with your United Life agent to discuss your particular situation, needs and goals. They can review your options, assist you with questions and answers, and help you get the valuable insurance protection and financial peace of mind that you and your loved ones deserve.

**A qualified insured may receive a selected monthly benefit percent ranging from 2 percent to 5 percent for any of the following qualified care scenarios: when confined to a nursing home, assisted living facility, or when receiving home health care. They may receive half of the selected monthly benefit percent if needing adult daycare.*

Benefits are only generally described here. Products and availability may vary by 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.

ICC13 LIU-101, ICC14 LIU-832, ICC14 LIU-105, ICC14 LIU-110, ICC14 LIU-120



**WHOLE LIFE:
Customizable for
your needs and goals**

- ✓ **Wealth transfer**
- ✓ **Children's policies**
- ✓ **Final expenses**
- ✓ **Charitable giving**

In addition to realizing the rewards of our fine financial products, you 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.
- 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.

Call your United Life agent today.

An insurance agent may contact you.

