



Legacy
ACCEL

Accelerate
Performance with
Options & Protection

PRODUCT AT A GLANCE

ELECTRONIC APPLICATION

LIQUIDITY - ZERO PENALTIES

CUSTOMER VALUE & GROWTH

CHRONIC ILLNESS RIDER

LegacyAccel™ IUL is a customizable vehicle providing life insurance protection with cash value acceleration opportunities.

UNITED LIFE
INSURANCE COMPANY

a KUVARE company



ELECTRONIC APPLICATION

LegacyAccel™ is fully streamlined to get you and your client immediate results on the spot!

NO EXAMS
NO BLOOD TESTS
NO INTERVIEWS
(FOR MOST CASES)*

*Medical testing is required for cases with Net Amount at Risk over \$400,000 for ages 18 - 75 and \$200,000 for ages 76 - 85.



LIQUIDITY with ZERO PENALTIES

If your client changes their mind later and decides to cash out the policy, a Waiver of Surrender Charges and Premium Protection Rider maximize surrender value. Penalty-free liquidity is built in with cash value loans and penalty-free withdrawals.



CUSTOMER VALUE & GROWTH

LegacyAccel™ helps pass a ramped-up legacy as a death benefit to the next generation. Also provides index-linked cash value accumulation opportunities with a minimum return of 2.5%.



CHRONIC ILLNESS RIDER

A lump sum payout may be available to help with expenses for a serious illness, should that event arise.



POLICY SPECIFICS

Non-Participating Flexible Premium Indexed Universal Life (ICC20 FPIUL). Rates are based on the 2017 CSO ULT Mortality Tables.



DEATH BENEFIT

Specified Amounts of \$25,000 minimum through \$10,000,000 maximum at issue. Level or Increasing Death Benefit options are available. No changes allowed after issue (except as impacted by partial withdrawals or the Living Benefit Rider).

- Band 1: \$99,999 and under
- Band 2: \$100,000 and over



PREMIUM MODES

Single Premium or Annual Installments



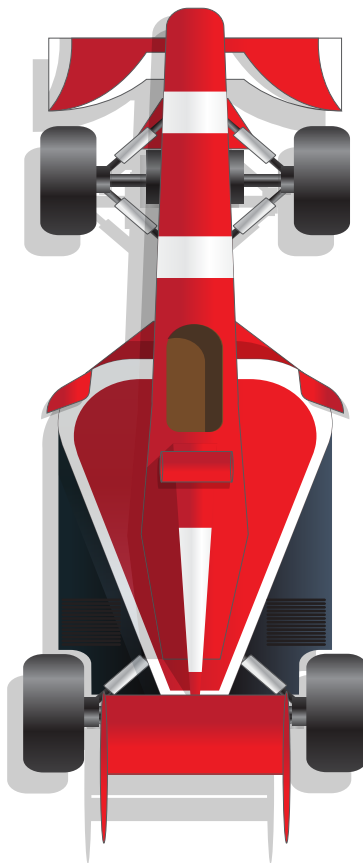
PREMIUM LOAD

None



MONTHLY POLICY FEE & CHARGES

- Policy fee of \$10
- Expense charge determined by issue age, policy year, gender, risk class and band. Applied on a rate per thousand basis to Specified Amount.
- Fund value charge determined by issue age, policy year, gender, risk class and band. Applied on a rate per thousand basis to current fund value before deductions.



SUGGESTED CLIENT FITS

Insurable individuals looking to financially protect their family and/or business, who also want to pursue cash value growth with the upside of the market - without having to worry about loss on the downside.



LOANS & WITHDRAWALS

Loans:

- Minimum \$1,000 loan amount, once per policy year subject to policy loan limits
- Loan rate is determined annually. Max loan rate subject to policy provisions. The company will require that an amount equal to total loan values be allocated to the fixed fund on the policy anniversary following the loan.

Withdrawals:

See Penalty-Free Withdrawal Option details in Riders section.



SURRENDER CHARGES

Rate applied per thousand that varies by issue age, duration and risk class, and is split into two parts:

- Base contract surrender charge applied to the specified amount
 - This charge is waived with Surrender Charge Waiver Rider (except upon exchange to another company).



CHARGEBACKS

Commission chargebacks may apply, please refer to your commission addendum for details.



STATE APPROVALS

Please refer to United Life's State and Product Approvals document LIP-499.



APPLICATION PROCESS

An electronic application is available at the UnitedLife.com Agent website. Medical questions must be answered. No medical testing is required unless Net Amount at Risk is over \$400k for ages 18-85 and \$200k for ages 76-85.



ELIGIBLE DRIVERS



ISSUE AGES

Age last birthday 18-85

MATURITY AGE & VALUE

Policy matures at age 121 for the current death benefit.

LegacyAccel™ is for insurable individuals looking to take advantage of enhanced opportunities for loss-protected cash value growth with the upside of the market— while at the same time financially protecting their family or business.

RISK CLASSES

Male and Female gender-specific rates (except in Montana) in four classes:

- Standard Nicotine
- Standard Non-Nicotine
- Preferred Nicotine
- Preferred Non-Nicotine

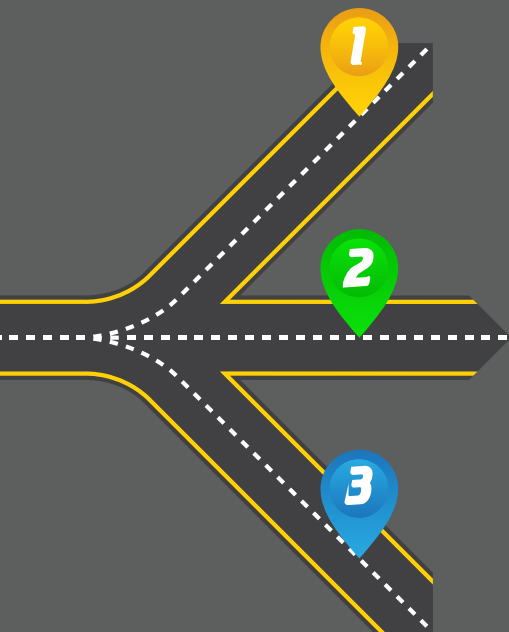
Rates are based on the 2017 CSO ULT Mortality Tables.

Premium Modes Single Premium or Annual Installments.

Loads & Charges LegacyAccel™ is a no-load plan with unbundled expense charges. Surrender charges may apply to a LegacyAccel™ policy if surrendered as a direct transfer to a policy at another company.

INTEREST CREDITING OPTIONS

Rates change once per year at anniversary for each term of the index.



Point-to-Point Cap Indexed Account – S&P 500® Price Return Index

- Participation Rate: always 100%.
- Cap Rate: with 2% guaranteed minimum.
- Index term period is one policy year.

Point-to-Point Participation Indexed Account – S&P MARC 5%® Excess Return Index

- Participation Rate: with 50% guaranteed minimum.
- No Cap.
- Index term period is one policy year.

Fixed Interest Rate

- Initial fixed account rate determined at issue, guaranteed to be at least 2.50% with the Accumulated Value Roll-Up.
- Rate resets annually at anniversary.
- Compounded monthly and credited at end of each monthly cycle.
- Premiums applied after day one will be credited at the fixed rate until the next policy anniversary when they can be reallocated according to your selected crediting strategies.



INCLUDED RIDERS

LIVING BENEFIT RIDER

A portion of the Death Benefit may be accelerated in the event of chronic illness, terminal illness or severe cognitive impairment. The lesser of \$500,000 or 90% of the specified amount could be accelerated. This rider is subject to underwriting approval.

The company will change an Increasing death benefit option to Level option in order to exercise this rider.

PENALTY-FREE WITHDRAWAL

Allows a one-time penalty-free withdrawal of up to 10% of account value each policy year. A \$25 administrative fee applies for each withdrawal. At least \$5,000 account value balance must remain.

On withdrawal amounts that exceed the Free Partial Withdrawal Rider, the penalty is the greater of \$200 or 10% of the amount in excess of the penalty-free amount. Withdrawals in excess of the Fixed Account value will not earn interest for the year the withdrawal is taken.

The S&P 500® Price Return Index and S&P® MARC 5% Excess Return Index are products of S&P Dow Jones Indices, LLC, a division of S&P Global, or its affiliates ("SPDJ") and have been licensed for use by United Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). United Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index and S&P® MARC 5% Excess Return Index.

BUCKLE UP

EARLY LIQUIDITY

Through the included Premium Protection and Surrender Charge Waivers LegacyAccel™ provides enhanced early cash value.

If the surrender is not a direct transfer to another insurance company, the Surrender Value is the greater of:

- Accumulated Value with no Surrender Charges
- Premium Protection Value

Depending on client age and policy funding pattern, the Premium Protection value may be equal to the premiums paid. Please see the contract, and a specific illustration for details.

ACCUMULATED VALUE ROLL-UP

Accumulated Value will be recalculated upon Surrender or every 10th policy anniversary and will result in the greater of:

- Original policy premiums (less actual expenses, withdrawals and any penalties or fees) credited at Guaranteed Minimum Return Rate of 2.50%
- The current Accumulated Value

Not available upon exchange to another company.

Refer to the LegacyAccel™ Producer Guide (CR-0028) for more details on features, riders and charges. Backdating to save prior age rates is not allowed. This product is not available for conversion or exchange from another United Life policy. Benefits are only generally described here. Product and rider availability varies 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.



HOME OFFICE

200 1st Street SE, Suite 1300
Cedar Rapids, Iowa 52401

WWW.UNITEDLIFE.COM

833.465.0819 **TOLL FREE**

WWW.KUVARE.COM

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