



LegacyAccel™ Indexed Universal Life (IUL) is a customizable vehicle providing life insurance protection with cash value acceleration opportunities.

UNITED LIFE
INSURANCE COMPANY

a KUVARE company



Wealth Transfer Acceleration with Performance Benefits

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Legacy Planning

LegacyAccel™ Index Universal Life (IUL) is a customizable vehicle that paves the way for valuable life insurance coverage paired with dynamic cash value acceleration opportunities.

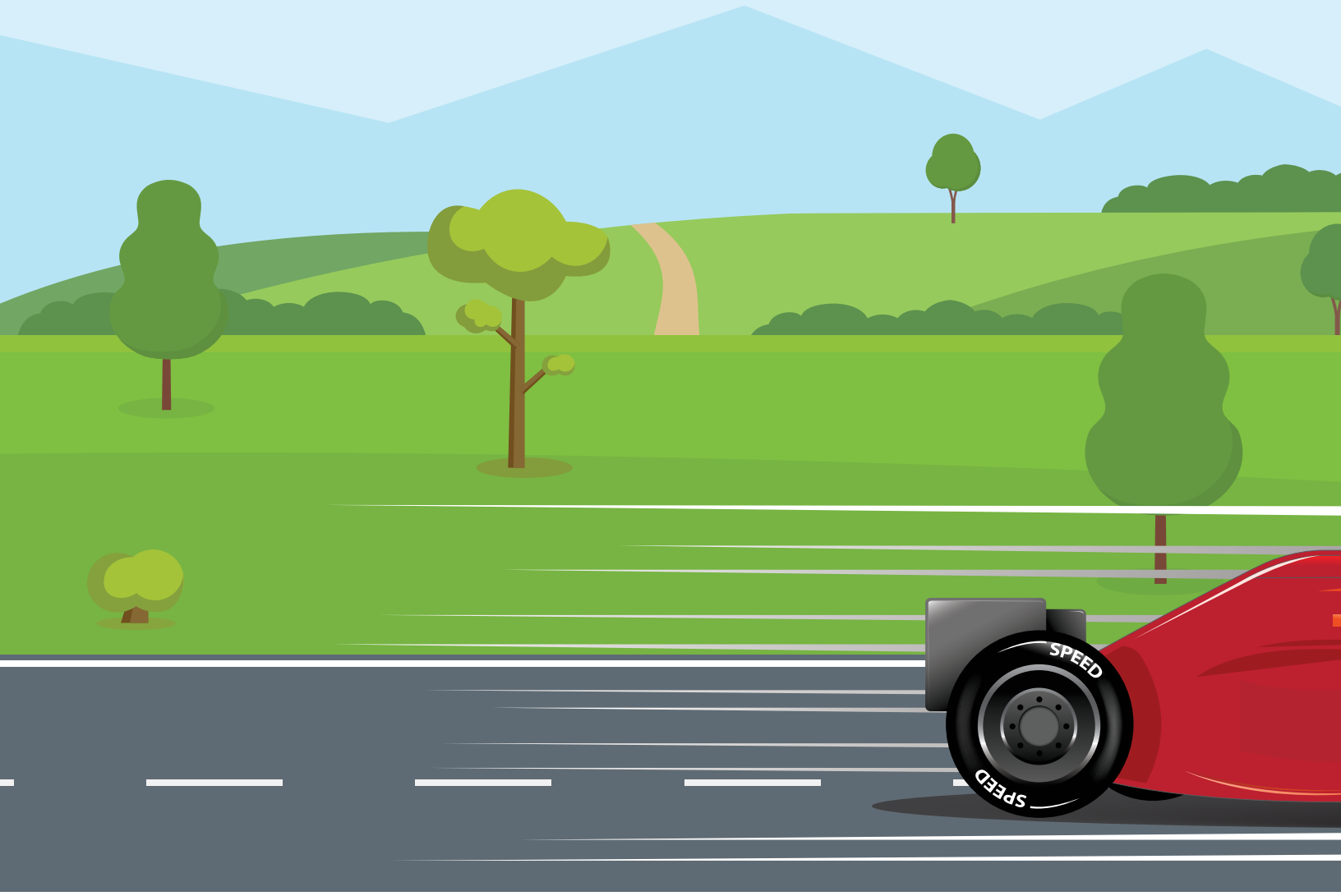
LegacyAccel™ delivers cash value growth based on the movement of proven market indexes, along with a minimum interest rate guarantee. While credited interest is tied to the selected indexes, your funds are not directly invested in the stock market, offering you a worthwhile alternative to higher risk options.



IMMEDIATE RESULTS



*Electronic Application - No Physicals**



LegacyAccel™ Index Universal Life (IUL) offers a streamlined application process for a smooth ride. An electronic application delivers immediate results.

There are NO health exams and NO blood tests required for most cases.*

LegacyAccel™ IUL outpaces the competition through better processes, benefits, liquidity and more.

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



Tax-Free Legacy Chassis

Choose a Specified Death Benefit amount between \$25,000 and \$10 million.

Then you may select:

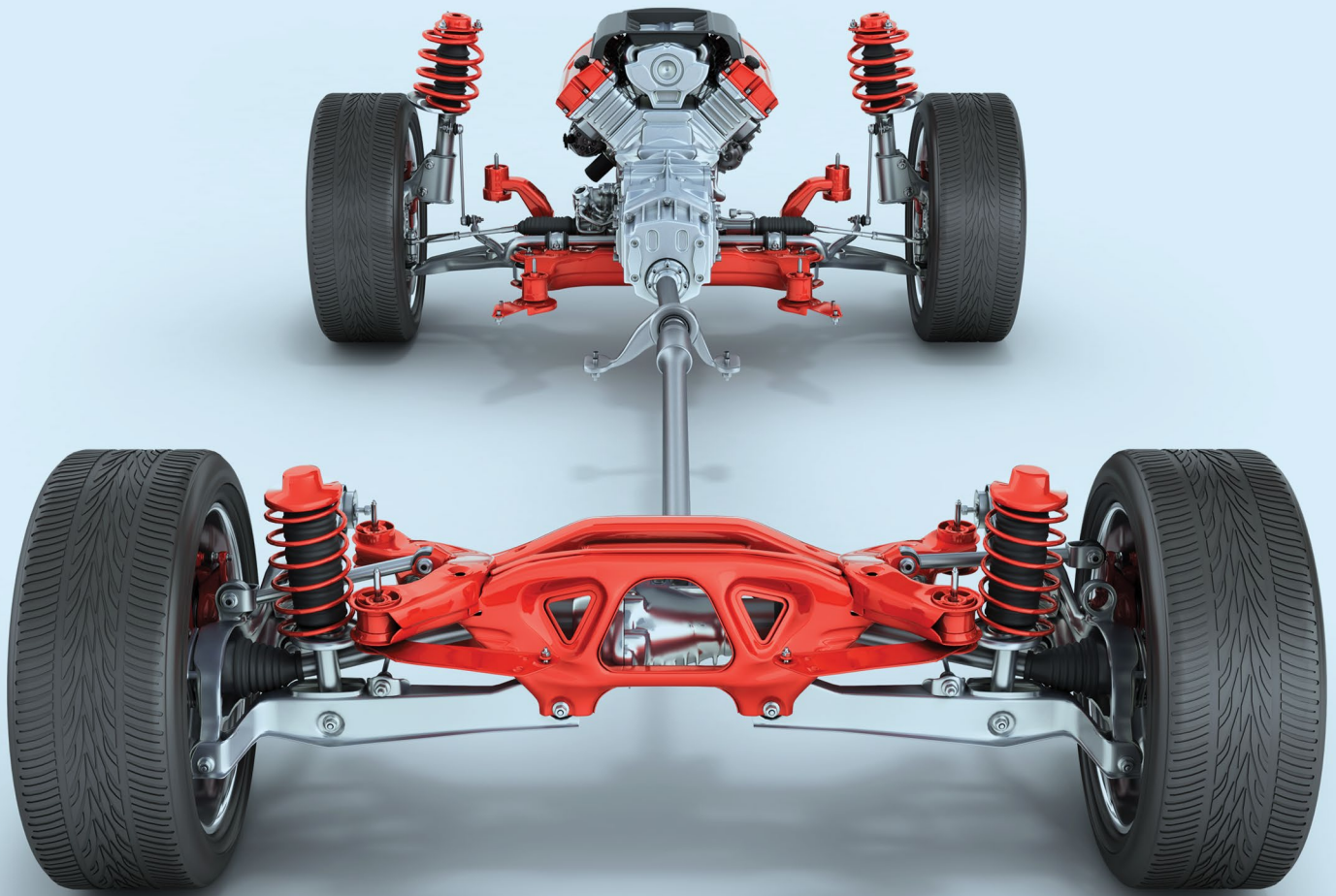
the *INCREASING DEATH BENEFIT OPTION* or a *LEVEL OPTION*.

With the *INCREASING DEATH BENEFIT OPTION*, any Accumulated Policy Value is paid at death in addition to the Specified Amount.

With the *LEVEL OPTION*, your Death Benefit may increase with your cash accumulation value so that your policy maintains the status of a life insurance policy under IRS guidelines. You get the dual advantage of a ramped-up death benefit while at the same time taking maximum advantage of accelerated cash accumulation.

A Living Benefit Rider may be included, which allows for a portion of the Death Benefit to be distributed prior to death in the event of chronic illness, terminal illness or severe cognitive impairment. There is no charge to you for this rider unless you choose to exercise it.

***You get the dual advantage of a
ramped-up death benefit while at the
same time taking maximum advantage
of accelerated cash accumulation.***



ELIGIBLE DRIVERS



RISK CLASSES

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

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

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.

ISSUE AGES

Age last birthday 18-85

MATURITY AGE & VALUE

Policy matures at age 121 for the current death benefit.

LegacyAccel™ IUL 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.

Visit with your licensed professional to learn more and discuss whether the LegacyAccel™ IUL plan may fit with your financial goals.



SAFETY FEATURES FINANCIAL PEACE OF MIND

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.

PENALTY-FREE LIQUIDITY

LegacyAccel™ has penalty-free liquidity built in with cash value loans and penalty-free withdrawals. If you change your mind later and decide to cash out your policy, the Waiver of Surrender Charges, Accumulated Value Roll-Up and Premium Protection features help to assure that you realize the maximum surrender value (as long as the surrender is not a transfer to a policy at another company).

A MINIMUM RETURN OF 2.5%

A minimum return of 2.5% may be provided with the Accumulated Value Roll-Up Rider.

Every tenth year, or at surrender, the Rider provides the greater of the original policy premiums (minus withdrawals, fees and expense charges) credited at a guaranteed return of 2.5%, or the current accumulated value.





The Road Toward Cash Value Growth

LegacyAccel™ IUL has three diversified interest crediting selections, including a fixed interest account and indexed options that are tied to various market indexes. You may allocate your funds to any combination of the following interest crediting strategies.

You have the opportunity to reallocate among these options each contract anniversary, or simply continue your original selections — the choice is always yours.



Note: Premiums applied after day one of each contract year will be credited at the fixed rate until the next policy anniversary.

At that time they can be reallocated according to the crediting strategies you choose for the new policy year, subject to any restrictions required to secure any prior policy loans.

INTEREST CREDITING OPTIONS

1

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

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The Price Return index tracks the capital gains of a group of top performing stocks over time. Index growth is calculated from one contract anniversary to the next. If index growth is positive, you could earn as much as the declared cap rate, but never less than 1.00%.

2

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

The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk - weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a participation rate that is credited annually. The participation rate will never be less than 10%.

3

Fixed Interest Rate

The fixed account is set by the issuing company and is credited monthly. The fixed rate is declared each contract anniversary and guaranteed for one year. The fixed rate will never be less than 2.50%.

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 ("SPDJI") 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.

Benefits are only generally described here. Product and rider 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. ICC20 FPIUL-BC

United Life Insurance Company is a highly capitalized insurance company, dedicated to providing quality products and personal service to our agents and policyholders. Our knowledgeable staff of insurance professionals provide a standard of service that is unsurpassed in the insurance industry. Established in 1962, our company has built a solid reputation for offering high-value life insurance and annuity products that are simple and straight-forward.

United Life has a financial strength rating of A by Kroll Bond Rating Agency and A- by AM Best. Located in Cedar Rapids, Iowa, United Life is licensed in most states from coast to coast with independent agencies including representatives of financial institutions and advisors through broker-dealer groups who are available to serve you.

United Life Insurance Company
200 1st Street SE, Suite 1300
Cedar Rapids, Iowa 52401

800.637.6318

UnitedLife.com

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