

	5- and 10-Pay Whole Life	20-Pay Whole Life
Policy specifics	Non Par – WL (LIU-1)	Non Par – WL (LIU-1)
Minimum policy size	\$10,000	\$10,000
Policy fee	\$50 annually	\$50 annually
Issue ages	5-Pay 0-80 10-Pay 0-75	0-65
Terms of coverage	To 121	To 121
Available payment modes	Annual–Semi-annual Quarterly–Monthly–EFT	Annual–Semi-annual Quarterly–Monthly–EFT
Rate classes	Male – Female Preferred (Minimum \$100,001 face amount– Minimum age 18) Select (non-smoker) Standard (cigarette smoker or juvenile) Table ratings	Male – Female Preferred (Minimum \$100,001 face amount– Minimum age 18) Select (non-smoker) Standard (cigarette smoker or juvenile) Table ratings
Underwriting	\$10,000–\$100,000 has simplified underwriting (non-med) with substandard rating through table 4 \$100,001+ has full underwriting for any rating	\$10,000–\$100,000 has simplified underwriting (non-med) with substandard rating through table 4 \$100,001+ has full underwriting for any rating
Interest on loans	8% (6% in Montana)	8% (6% in Montana)
Riders <i>(More rider details on next page)</i>	<ul style="list-style-type: none"> ■ Disability Waiver Premium ■ Accelerated Death Benefit (Minimum \$50,000 face amount) ■ Juvenile Guaranteed Insurability ■ Living Benefits Rider (Minimum \$50,000 face amount) ■ Qualified Care Accelerated Death Benefit (QCADB) (Issue Ages 18-80 on 5-Pay and 18-75 on 10-Pay, Minimum \$50,000 face amount, \$300,000 maximum rider benefit) 	<ul style="list-style-type: none"> ■ Disability Waiver Premium ■ Accelerated Death Benefit (Minimum \$50,000 face amount) ■ Qualified Care Accelerated Death Benefit (QCADB) (Issue Ages 18-65, Minimum \$50,000 face amount), \$300,000 maximum rider benefit

Rates based on 2017 CSO Mortality Tables.

Limited Pay Whole Life uses the simplified application (LIU-839). In most cases, if the face amount is no more than \$100,000 (for any age), the policy will be underwritten on a simplified rate basis, with no medical testing. If the face amount exceeds \$100,000, then the application will be underwritten according to full underwriting guidelines, which may include but are not limited to, paramedic exams, blood study, etc. Full underwriting guidelines will be used if the amount applied for is over \$100,000, or if taken in combination with existing coverage, is over United Life's retention.

Benefits are only generally described here. Product and rider availability varies by state (refer to LIP-499 for details). 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.

Riders

**Disability Waiver
of Premiums**
(ICC13 LIU-8)

During a period of total disability of the covered insured we will waive the premium otherwise due. We will not waive any interest accruing or capitalized as the result of a policy loan. No benefits will be paid prior to age 18 or after the rider terminates. If a disability begins prior to the anniversary date on or next following the insured's attaining 60, we may continue to provide benefits beyond the date the rider would otherwise terminate due to the insured's attaining age 65. Not available on rated risks.

**Qualified Care
Accelerated
Death Benefit**
(ICC14 LIU-832)

Following a 60-day elimination period, this option allows for the partial payment of policy death proceeds, on a monthly basis, after an insured has been unable to perform at least two of six Activities of Daily Living for 90 days. A qualified insured may receive an elected percentage (from 2 to 5 percent) of the total benefit available if confined to a nursing home or assisted living facility or is receiving home health care or half of the elected percentage amount for adult daycare. Minimum lifetime benefit \$50,000. Maximum \$300,000. Benefit paid under this rider reduce the proceeds payable at death. Please refer to your policy and rider for complete details. Not available on rated risks above Table 4.

**Juvenile Guaranteed
Insurability**
*(ICC12 LIU-413 only on
5- and 10-Pay)*

Automatically issued on any policy with issue age 0 through 15, this benefit allows the owner to apply for an additional permanent insurance policy of higher face amount (up to 10 times the death benefit currently in force, not to exceed \$100,000 in the aggregate with the company) when the insured turns 25. There is no cost for this rider unless exercised.

Living Benefit Rider
*(ICC12 LIU-530 only on
5- and 10-Pay)*

This rider provides for the payment of proceeds of a portion of the death benefit prior to death if the insured becomes terminally ill; or permanently ill and confined to a nursing home. This rider will be included if the death benefit is at least \$50,000. There is no cost for this rider unless exercised. Rider replaces Accelerated Death Benefit rider once the policy is paid up. Benefits paid under this option reduce the death benefit and other values under the policy. Benefits paid under this option may be taxable.

**Accelerated Death
Benefit**
(ICC13 LIU-557)

This option provides for the payment of an accelerated death benefit at the owners election in the event an insured's life expectancy, as certified by a licensed physician, is 12 months or less. It requires a minimum \$50,000 death benefit, exclusive of any additional riders. There is no cost for this rider unless exercised. Benefits paid under this option reduce the death benefit and other values under the policy. Benefits paid under this option may be taxable.

UNITED LIFE INSURANCE COMPANY

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