

<b>Policy specifics</b>	Non-Participating Whole Life (ICC13 LIU-1)		
<b>Minimum death benefit</b>	\$10,000		
<b>Policy fee</b>	\$50 annually		
<b>Issue ages</b>	0-85		
<b>Term of coverage</b>	To 121		
<b>Underwriting</b>	\$10,000–\$100,000 simplified ‘non-med’ underwriting \$100,001+ full underwriting		
<b>Available payment modes</b>	Annual – Semi-annual Quarterly – Monthly – EFT		
<b>Rate classes</b>	Male – Female Preferred (minimum \$100,001 face amount and minimum age 18) Select (non-cigarette smoker) Standard (cigarette smoker) Standard (juvenile ages 0-17) Table ratings		
<b>Interest on loans</b>	8%		
<b>Underwriting</b>	\$10,000-\$100,000 has simplified underwriting (non-med) with substandard rating through table 4		
<b>Riders</b> <i>(More rider details on next page)</i>	<ul style="list-style-type: none"> <li>■ Qualified Care Accelerated Death Benefit Rider (Max age 79 in NJ)</li> <li>■ Disability Waiver</li> <li>■ Children’s Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Issue ages 18-85</li> <li>Issue ages 18-59</li> <li>Issue ages 17-64</li> </ul>	<ul style="list-style-type: none"> <li>Expires at 121</li> <li>Expires at 65</li> <li>Expires at 65</li> </ul>

Rates based on 2017 CSO Mortality Tables.

Traditional 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

**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.

**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.

**Children's Insurance**  
*(ICC13 LIU-861)*

Available in increments of \$1,000, client may purchase up to \$25,000 insurance. Convertible at age 25 for up to 5 times the amount of the rider, not to exceed \$50,000. Annual premium for rider is \$5.00 per thousand (life only) or \$5.20 (if there is waiver of premium on either insured). Premium amount covers all eligible children. Issue Ages 15 days to 18 years. Expires at age 25. At which time it is convertible.

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

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. Benefits paid under this option reduce the death benefit and other values under the policy. Benefit paid under this option may be taxable

**UNITED LIFE INSURANCE COMPANY**

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