



LEGACY ACCEL[®]

INDEXED UNIVERSAL LIFE

Product Brochure

A customizable option providing life insurance protection with cash value acceleration opportunities.

Kuvare
 **UNITEDLIFE**
INSURANCE COMPANY

Legacy Planning

LegacyAccel® Index Universal Life (IUL) is a customizable option 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.

Electronic Application No Physicals*

- ▶ LegacyAccel® Index Universal Life (IUL) offers a streamlined application process for **immediate results**.
- ▶ There are **NO health exams and NO blood tests required** for most cases.*
- ▶ LegacyAccel® IUL **delivers 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

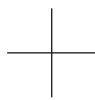
Choose a Specified Death Benefit amount between \$25,000 and \$9,999,999. Then you may select: the [Increasing Death Benefit Option](#) or a [Level Option](#). With the Increasing Death Benefit Option, any Accumulated Policy Value is paid at death in addition to the Specified Amount.

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 an enhanced 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 an enhanced death benefit while at the same time taking maximum advantage of accelerated cash accumulation.

**Enhanced
Death Benefit**



**Accelerated Cash
Accumulation**





Eligibility

Issue Ages

Age last birthday 18–85

Risk Classes

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

- Standard Nicotine
- Preferred 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 fully or partially surrendered in the first four policy years.

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.

Safety Features for 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 10% penalty-free withdrawals each year. If you change your mind and decide to cash out your policy any time in the fifth policy year or later, the Waiver of Surrender Charges 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.

* LBR not available in California.

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.

Interest Crediting Options

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%.

S&P 500 Mark 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%.

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%.

Note: Premiums applied after day one 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.

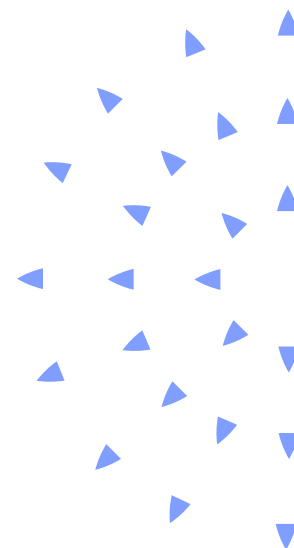
► Visit with your licensed professional

to learn more and discuss whether the LegacyAccel® IUL plan may fit with your financial goals.

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.

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





LEGACY ACCEL[®]

INDEXED UNIVERSAL LIFE

Home Office

200 1st Street SE,

Suite 1300

Cedar Rapids, Iowa 52401

Toll Free 800-637-6318

unitedlife.com