

Product at a Glance

**LEGACY
ACCEL®**
INDEXED UNIVERSAL LIFE

Description	LegacyAccel IUL provides life insurance protection with cash value growth opportunities.
Policy Specifics	Non-Participating Flexible Premium Indexed Universal Life (ICC20 FPIUL) Rates are based on the 2017 CSO ULT Mortality Tables
Suggested Client Fits	Insurable individuals looking to financially protect their family/business, who also want to pursue cash value growth with the upside of the market -- without having to worry about loss on the downside
Death Benefit	Specified amounts of \$25,000 minimum through \$9,999,999 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
Issue Ages	Age last birthday 18-85
Maturity Age & Value	Policy matures at age 121 for the current death benefit.
Risk Classes	Male and Female gender specific rates (except in Montana) in 4 classes: • Standard Nicotine • Preferred Nicotine (Band 2 only) • Standard Non-Nicotine • Preferred Non-Nicotine (Band 2 only)
Premiums Modes	Single Premium or Annual Installments
Premium Load	None
Interest Crediting Options	Point-to-Point Cap Indexed Account – S&P 500® Price Return Index • Participation Rate: always 100% • Cap Rate: Variable rate set monthly with 1% guaranteed minimum. • Index term period is one policy year. Point-to-Point Participation Indexed Account – S&P MARC 5%® Excess Return Index • Participation Rate: Variable rate set monthly with 10% 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%. • 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 selected crediting strategies. Refer to United's <i>Interest Rate Bulletin</i> for current crediting rates. Renewal rates are set 30 days in advance of policy anniversary, which may not reflect the current new business rates.

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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 & band. Applied on a rate per thousand basis to current fund value before deductions.
Loans & Withdrawals	Loans: • Minimum \$1,000 loan amount up to once per policy year. • 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: • Base contract surrender charge applied to the specified amount • Effective as of the fifth contract year, this charge is waived with Surrender Charge Waiver Rider (except upon exchange to another company).
State Approvals	Please refer to United Life's State & Product Approvals document LIP-499.
Application Process	An electronic application is available at the UnitedLife.com Agent website. No medical testing is required, though medical questions must be answered. No medical testing is required unless Net Amount at Risk is over \$400k for ages 18-75 and \$200k for ages 76-85.
Chargebacks	Commission chargebacks may apply, please refer to your commission addendum for details.

► 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. This rider is not available on California contracts.
Accumulated Value Roll-Up Option Rider	Accumulated Value will be recalculated upon Surrender or every 10th policy anniversary and will result in the greater of: 1. Original policy premiums credited at Guaranteed Minimum Return Rate of 2.50%, or 2. The current Accumulated Value Not available upon exchange to another company.

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► Riders continued

Penalty Free Withdrawal Option Rider	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.
Premium Protection Rider	When a surrender is not a direct transfer to another insurance company, beginning in the fifth policy year this rider may provide a Surrender Benefit that equals the greater of the following: • Net Cash Surrender Value as defined in the policy prior to addition of any riders, or • Net Cash Surrender Value of the policy before applying Surrender Charge Waiver and Accumulated Value Roll-Up Rider, or • Premium Protection Value less any policy indebtedness
Surrender Charge Waiver Rider	As of the fifth contract year this allows a policy to be surrendered without incurring Surrender Charges, so long as a direct transfer to another insurance company is not involved. If the policy is surrendered within 12 months of taking a penalty free partial withdrawal, any surrender charges that would otherwise have been assessed on said withdrawal may be assessed at the time the policy is surrendered and will not be waived by this rider.
Chronic Illness Rider	A lump sum payout may be available to help with expenses for a serious illness, should that event arise.

Refer to the LegacyAccel Producer Guide (CR-0028) for more details on features, riders and charges.

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