

# Maximum Single Premium Amounts by Age

**LEGACY  
ACCEL**

United Life's LegacyAccel plan utilizes an electronic application process that provides immediate results for most cases!

No medical testing may be needed if the applicant can answer 'No' to the knockout questions and is applying for a Net Amount at Risk of \$400,000 and under for ages 18–75 and \$200,000 and under for ages 76–85. The maximum single premium amounts below were calculated based on the maximum Net Amount at Risk possible by age, gender, and risk class.

Age	MALE		FEMALE	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	112,224	138,051	99,812	124,524
19	115,429	142,299	102,783	128,464
20	118,744	146,706	105,867	132,566
21	122,178	151,285	109,074	136,843
22	125,749	156,046	112,404	141,301
23	129,474	161,001	115,864	145,944
24	133,356	166,159	119,461	150,771
25	137,397	171,528	123,201	155,788
26	141,624	177,138	127,092	161,029
27	146,089	183,010	131,142	166,500
28	150,780	189,166	135,350	172,222
29	155,686	195,631	139,717	178,200
30	160,832	202,412	144,259	184,443
31	166,221	209,521	148,986	190,969
32	171,833	216,960	153,908	197,791
33	177,682	224,734	159,019	204,929
34	183,773	232,868	164,315	212,360
35	190,089	241,380	169,799	220,088
36	196,634	250,286	175,485	228,140
37	203,418	259,602	181,378	236,512
38	210,455	269,348	187,503	245,222
39	217,781	279,536	193,881	254,302
40	225,435	290,153	200,553	263,805
41	233,447	301,226	207,550	273,773
42	241,830	312,788	214,894	284,255
43	250,604	324,892	222,617	295,286
44	259,800	337,608	230,745	306,914
45	269,477	351,035	239,303	319,190
46	279,672	365,226	248,315	332,127
47	290,422	380,219	257,805	345,748
48	301,772	396,079	267,795	360,092
49	313,760	412,866	278,320	375,213

# Maximum Single Premium Amounts by Age

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Age	MALE		FEMALE	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
50	326,435	430,650	289,410	391,162
51	339,837	449,494	301,092	407,996
52	353,987	469,478	313,395	425,764
53	368,918	490,674	326,352	444,546
54	384,697	513,183	339,993	464,399
55	401,399	537,094	354,366	485,405
56	419,128	562,497	369,546	507,637
57	438,008	589,497	385,614	531,162
58	458,157	618,195	402,665	556,057
59	479,700	648,694	420,784	582,407
60	502,745	681,084	440,079	610,312
61	527,399	715,452	460,642	639,854
62	553,736	751,867	482,566	671,126
63	581,890	790,413	505,972	704,247
64	612,008	831,213	530,982	739,334
65	644,292	874,370	557,768	776,529
66	678,979	920,012	586,507	815,991
67	716,362	968,359	617,420	857,916
68	756,743	1,019,705	650,764	902,537
69	800,461	1,074,296	686,814	950,172
70	847,847	1,132,318	725,849	1,001,123
71	899,224	1,193,810	768,183	1,055,633
72	954,923	1,258,695	814,140	1,114,211
73	1,015,287	1,326,942	864,086	1,177,487
74	1,080,729	1,398,621	918,438	1,246,030
75	1,151,753	1,474,075	977,663	1,320,461
76	614,523	777,001	521,152	700,744
77	656,719	819,739	556,494	744,954
78	702,947	865,909	595,180	793,353
79	753,729	916,253	637,523	846,547
80	809,583	971,546	683,762	904,714
81	871,012	1,032,651	734,148	967,540
82	938,637	1,100,873	789,369	1,034,868
83	1,013,120	1,176,324	850,478	1,106,549
84	1,095,017	1,258,150	918,253	1,182,876
85	1,184,736	1,346,444	991,954	1,265,737

United Life reserves the right to require a paramedical and other testing on any applicant with unusual risks or when the age and Net Amount at Risk applied for exceeds the non-med underwriting limits as described above. Net Amount at Risk includes all life insurance inforce at United Life for each insured/applicant. Benefits are only generally described here. Products and availability may vary by state. 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. Rates based on non-guaranteed elements and results may vary.