



Legacy
ACCEL

Accelerate
Performance with
Options & Protection

PRODUCT AT A GLANCE

ELECTRONIC APPLICATION

LIQUIDITY - ZERO PENALTIES

CUSTOMER VALUE & GROWTH

CHRONIC ILLNESS RIDER

LegacyAccel™ IUL is a customizable vehicle providing life insurance protection with cash value acceleration opportunities.

UNITED LIFE
INSURANCE COMPANY

a KUVARE company

ELIGIBLE DRIVERS



ISSUE AGES

Age last birthday 18-85

MATURITY AGE & VALUE

Policy matures at age 121 for the current death benefit.

LegacyAccel™ 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.

RISK CLASSES

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

- Standard Nicotine
- Standard Non-Nicotine
- Preferred Nicotine
- Preferred Non-Nicotine

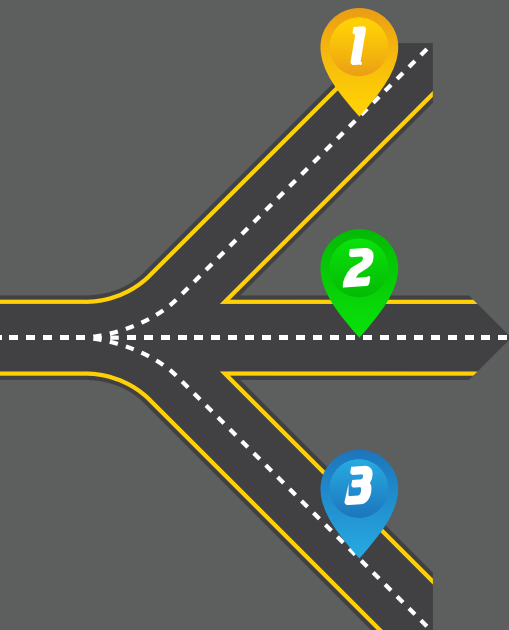
Rates are based on the 2017 CSO ULT Mortality Tables.

Premium Modes Single Premium and/or Annual, Semi-Annual, Quarterly or Monthly premium installments available.

Loads & Charges LegacyAccel™ is a no-load plan with unbundled expense charges. Surrender charges may apply to a LegacyAccel™ policy if surrendered as a direct transfer to a policy at another company.

INTEREST CREDITING OPTIONS

Rates change once per year at anniversary for each term of the index.



Point-to-Point Cap Indexed Account – S&P 500® Price Return Index

- Participation Rate: always 100%.
- Cap Rate: with 2% guaranteed minimum.
- Index term period is one policy year.

Point-to-Point Participation Indexed Account – S&P MARC 5%® Excess Return Index

- Participation Rate: with 50% 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% with the Accumulated Value Roll-Up.
- 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 your selected crediting strategies.

