

Get On Track to Accelerate and Accumulate



*LegacyAccel™ Indexed Universal Life (IUL)
is a customized vehicle that paves the way for:*

Acceleration

This innovative IUL plan helps provide a **ramped-up death benefit** for beneficiaries and features a **streamlined electronic application process** with instant results.

Accumulation

Cash value growth is based on the momentum of proven market indexes, but without directly investing in the stock market. One of the indexed options, the **S&P 500® MARC 5% Excess Return Index**, is the focus of our hypothetical scenario that follows...



Visit with your advisor to learn more and discuss if LegacyAccel™ may be a fitting solution for your goals.

Get To Know Paul

Paul is a 60-year-old male who is a healthy non-tobacco user.

Paul's Goals: Pass money to his kids in a tax-efficient manner while also having competitive growth and access – just in case he needs the money later.

Legacy
ACCEL

Solution: United Life's LegacyAccel™ IUL, which provides the potential for strong cash value accumulation, penalty-free liquidity and more.

Assumptions:

- ▶▶▶ \$100,000 single premium, all allocated to S&P 500® MARC 5% Excess Return Index with 140% Participation.
- ▶▶▶ \$180,000 initial specified amount for a Standard Non-Nicotine rate class with no withdrawals or policy changes.
- ▶▶▶ Calculations are based on non-guaranteed elements, including back-tested MARC 5 Index values from the last 20 years (12/31/2000 to 12/31/2021). Actual results may vary.

Paul's LegacyAccel™ Policy Values and Benefits:

Actual results will vary. Past performance does not predict/assure future results.

END YEAR	CASH VALUE	DEATH BENEFIT	RETURN ON CASH VALUE
AT ISSUE	\$100,000	\$180,000	
5	\$130,429	\$211,760	5.50%
10	\$188,270	\$277,530	6.50%
15	\$235,691	\$317,994	5.90%
20	\$351,552	\$438,936	6.50%

More Features: A Living Benefit Rider may be included for chronic illness benefits, AND a minimum return of 2.5% may be provided with the Accumulated Value Roll-Up Rider.

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