

# Why are you sitting in cash?

Get the most out of today  
while planning for tomorrow.

The logo for Legacy ACCEL features the word "Legacy" in a green script font above the word "ACCEL" in a bold, blue, sans-serif font. The text is set against a white background that is part of a larger graphic consisting of a blue and green arch.

When it comes to planning for your financial future, you shouldn't have to choose between a jetpack and a parachute.

What if you didn't have to choose?

Consider LegacyAccel, an exciting new product from United Life that combines valuable life insurance coverage with powerful possibilities for accumulation. Enhanced liquidity and early cash value stand side by side with a tax-free death benefit and lump-sum acceleration for chronic or terminal illnesses.\*

## Other perks to purchasing a LegacyAccel policy include:

- A contractually guaranteed 2.5% minimum rate of return provided by the Accumulated Roll Up Rider at every 10th policy anniversary or surrender (if you are not transferring the policy value to another company) allows for an earnings floor far higher than the returns offered by CDs and bonds.
- A worthy alternative to higher-risk options — LegacyAccel ties interest-earning potential to select indexes rather than directly into the stock market itself. Earn interest based on the performance of the index you select, including the S&P 500<sup>®</sup> MARC 5% Excess Return Index, a strong player with proven performance in accumulation.
- In most instances, no medical exam, no phone interview, no delay — a quick Q&A upfront determines your eligibility to apply and provides results in mere minutes.
- ... and so much more.

## Put your money to work for you

You don't have to compromise the here and now for goals you have for the future. Call us at **[FIRM PHONE NUMBER]** to discuss how LegacyAccel could revolutionize your retirement.

*\*Subject to underwriting approval. There is no charge for the rider until it is exercised.*

*Product and rider availability may vary by state. Living benefit riders are not a replacement for long-term care insurance. Insurance guarantees are backed by the financial strength and claims-paying ability of United Life Insurance Company. If properly structured, proceeds from life insurance are generally income tax free. The S&P 500<sup>®</sup> Price Return Index and S&P<sup>®</sup> MARC 5% Excess Return Index are products of S&P Dow Jones Indices, LLC, a division of S&P Global, or its affiliates ("SPDJI") and have been licensed for use by United Life Insurance Company. Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones<sup>®</sup> 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<sup>®</sup> Price Return Index and S&P<sup>®</sup> MARC 5% Excess Return Index. Product issued by United Life Insurance Company on form ICC20 FPIUL-BC. Form number may vary by state.*

Insurance offered through **[FIRM NAME]**. **[STATE INSURANCE LICENSE #XXXXXX, required in AR, CA]**

[LOGO]

**UNITED LIFE**  
INSURANCE COMPANY