



Legacy
ACCEL

*Protection and Performance with Unparalleled **Access***



#1

Fully Loaded with Customer Value

Finding solutions that offer both potential for strong growth and liquidity in today's economic environment can prove challenging. Look to LegacyAccel™ Indexed Universal Life (IUL), which provides **life insurance protection, competitive cash value growth opportunities, and enhanced liquidity**. Grow your account value and have access when you need it, helping to better equip you financially for life's unexpected twists or emergencies.

#2

Attractive Growth Opportunities

United Life's LegacyAccel™ has three interest crediting options with built-in guarantees:



Two widely regarded index options with competitive cap and participation rates are offered to help maximize your growth opportunities. Enjoy the upside of positive markets without experiencing loss during down markets.



One fixed rate option is also available.

Through a contractual guarantee you could earn at least 2.50% annual interest, offering growth potential even if your chosen index crediting options experience bleak performance.

#3

Enhanced Liquidity Delivered

LegacyAccel™ offers the liquidity you may need through:



The option to cash out your accumulated value at any time.*



Penalty-free withdrawals, which, subject to policy provisions, allow access of up to 10% of accumulated value each policy year.



Accelerated living benefits that may be available in the event of terminal illness, chronic illness or severe cognitive impairment.**



*The option
to cash out your
accumulated value
at any time.**



Call your licensed advisor today to learn more about how LegacyAccel may offer solutions to meet your goals through growth opportunities and enhanced liquidity.

*Waiver of Surrender Charges, Premium Protection and Accumulated Value Roll-Up features help to assure maximum surrender value, as long as the surrender is not a transfer to a policy at another company.

**Living Benefit Rider (LBR) could provide the lesser of \$500,000 or 90% of the specified death benefit amount that could be accelerated for a qualifying event. Requires proof of insurability. LBR not available in California.

Benefits are only generally described here. Product and rider availability may vary by state. Please 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. ICC20 FPIUL-BC