

The Power of Accumulation with LegacyAccel™ IUL



When your clients seek a **strong accumulation vehicle to power their retirement years as well as liquidity**, look to LegacyAccel™ IUL from United Life.



ACCUMULATION

Your clients may appreciate a variety of attractive growth options—along with our 2.50% guaranteed minimum return, so even in bad market conditions they could enjoy some gains.

Cash value growth is based on the momentum of proven market indexes, but without direct investment in the stock market. LegacyAccel™ is designed to provide enhanced early cash value.



Unmatched LIQUIDITY

Should your clients need access to their funds in an emergency or for one of life's unexpected events, their cash value is easily accessible.

Waiver of Surrender Charges + Accumulated Value Roll-Up + Premium Protection Feature =
Maximized Surrender Value*

Here's a hypothetical example that shows the growth and liquidity that LegacyAccel™ could provide!

LegacyAccel™ Policy Values and Benefits

With a **2.50%** rate of return, your client may see growth, even in down markets.

Strong crediting rates help **MAXIMIZE GROWTH** for a client's safe money.

LegacyAccel™ money is **LIQUID**; clients walk away with their accumulated value!

LegacyAccel™ delivers an **income tax-free** Death Benefit.

			GUARANTEED			NON-GUARANTEED		
			MAXIMUM CHARGES; MINIMUM ACCOUNT VALUE 2.50%			CURRENT CHARGES; 6.16% INTEREST RATE FOR INDEX SELECTIONS		
END OF YEAR	BEG/END OF YR AGE	ANNUAL PREMIUM	ACCOUNT VALUE	CASH SURRENDER VALUE	DEATH BENEFIT	ACCOUNT VALUE	CASH SURRENDER VALUE	DEATH BENEFIT
1	60/61	\$100,000.00	\$100,384	\$100,384	\$179,564	\$104,213	\$104,213	\$183,575
2	61/62	\$0.00	\$100,731	\$100,731	\$179,564	\$108,600	\$108,600	\$187,375
3	62/63	\$0.00	\$101,036	\$101,036	\$179,564	\$113,134	\$113,134	\$191,233
4	63/64	\$0.00	\$101,290	\$101,290	\$179,564	\$117,833	\$117,833	\$195,179
5	64/65	\$0.00	\$101,489	\$101,489	\$179,564	\$122,696	\$122,696	\$199,206
6	65/66	\$0.00	\$101,626	\$101,626	\$179,564	\$128,175	\$128,175	\$204,024
7	66/67	\$0.00	\$101,698	\$101,698	\$179,564	\$133,867	\$133,867	\$208,958
8	67/68	\$0.00	\$101,696	\$101,696	\$179,564	\$139,783	\$139,783	\$214,017
9	68/69	\$0.00	\$101,609	\$101,609	\$179,564	\$145,928	\$145,928	\$219,202
10	69/70	\$0.00	\$101,424	\$101,424	\$179,564	\$152,301	\$152,301	\$224,509

Source: Tabular detail page from a LegacyAccel™ illustration; actual results may vary.

*As long as the surrender is not a transfer to a policy at another company.

Benefits are only generally described here. Product and rider availability varies by state (refer to LIP-499 for details). 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, the provisions of the policy or rider will prevail.



To learn more about the power of LegacyAccel™ call 833-465-0819.