

Maximum Single Premium Amounts by Age



United Life's LegacyAccel™ plan utilizes an electronic application process that provides immediate results for most cases!

No medical testing may be needed if the applicant can answer 'No' to the knockout questions and is applying for a Net Amount at Risk of \$400,000 and under for ages 18-75 and \$200,000 and under for ages 76-85. The maximum single premium amounts below were calculated based on the maximum Net Amount at Risk possible by age, gender and risk class. The increasing death benefit premium amounts are based on CVAT calculations.

LEVEL DEATH BENEFIT				
AGE	MALE		FEMALE	
	NON NICOTINE	NICOTINE	NON NICOTINE	NICOTINE
18	112,224	138,051	99,812	124,524
19	115,429	142,299	102,783	128,464
20	118,744	146,706	105,867	132,566
21	122,178	151,285	109,074	136,843
22	125,749	156,046	112,404	141,301
23	129,474	161,001	115,864	145,944
24	133,356	166,159	119,461	150,771
25	137,397	171,528	123,201	155,788
26	141,624	177,138	127,092	161,029
27	146,089	183,010	131,142	166,500
28	150,780	189,166	135,350	172,222
29	155,686	195,631	139,717	178,200
30	160,832	202,412	144,259	184,443
31	166,221	209,521	148,986	190,969
32	171,833	216,960	153,908	197,791
33	177,682	224,734	159,019	204,929
34	183,773	232,868	164,315	212,360
35	190,089	241,380	169,799	220,088
36	196,634	250,286	175,485	228,140
37	203,418	259,602	181,378	236,512
38	210,455	269,348	187,503	245,222
39	217,781	279,536	193,881	254,302
40	225,435	290,153	200,553	263,805
41	233,447	301,226	207,550	273,773
42	241,830	312,788	214,894	284,255
43	250,604	324,892	222,617	295,286
44	259,800	337,608	230,745	306,914
45	269,477	351,035	239,303	319,190
46	279,672	365,226	248,315	332,127
47	290,422	380,219	257,805	345,748
48	301,772	396,079	267,795	360,092
49	313,760	412,866	278,320	375,213
50	326,435	430,650	289,410	391,162
51	339,837	449,494	301,092	407,996

INCREASING DEATH BENEFIT				
AGE	MALE		FEMALE	
	NON NICOTINE	NICOTINE	NON NICOTINE	NICOTINE
18	87,637	102,630	79,880	94,962
19	89,579	104,960	81,772	97,236
20	91,563	107,338	83,711	99,568
21	93,591	109,769	85,704	101,962
22	95,672	112,254	87,746	104,416
23	97,813	114,795	89,841	106,930
24	100,013	117,394	91,988	109,498
25	102,269	120,049	94,190	112,121
26	104,592	122,770	96,448	114,810
27	107,008	125,562	98,762	117,564
28	109,503	128,430	101,130	120,388
29	112,068	131,377	103,548	123,279
30	114,710	134,401	106,023	126,235
31	117,425	137,499	108,554	129,258
32	120,198	140,664	111,143	132,348
33	123,031	143,891	113,784	135,506
34	125,921	147,182	116,470	138,716
35	128,854	150,538	119,199	141,972
36	131,829	153,954	121,974	145,280
37	134,844	157,430	124,792	148,630
38	137,900	160,961	127,661	152,023
39	141,009	164,545	130,586	155,465
40	144,178	168,167	133,579	158,966
41	147,414	171,828	136,647	162,531
42	150,713	175,529	139,793	166,169
43	154,075	179,277	143,020	169,879
44	157,502	183,082	146,332	173,664
45	161,007	186,961	149,727	177,528
46	164,592	190,911	153,206	181,459
47	168,258	194,929	156,767	185,450
48	172,006	199,015	160,406	189,499
49	175,835	203,165	164,123	193,605
50	179,746	207,380	167,918	197,766
51	183,736	211,653	171,785	201,979

Maximum Single Premium Amounts by Age...continued



LEVEL DEATH BENEFIT				
MALE			FEMALE	
AGE	NON NICOTINE	NICOTINE	NON NICOTINE	NICOTINE
52	353,987	469,478	313,395	425,764
53	368,918	490,674	326,352	444,546
54	384,697	513,183	339,993	464,399
55	401,399	537,094	354,366	485,405
56	419,128	562,497	369,546	507,637
57	438,008	589,497	385,614	531,162
58	458,157	618,195	402,665	556,057
59	479,700	648,694	420,784	582,407
60	502,745	681,084	440,079	610,312
61	527,399	715,452	460,642	639,854
62	553,736	751,867	482,566	671,126
63	581,890	790,413	505,972	704,247
64	612,008	831,213	530,982	739,334
65	644,292	874,370	557,768	776,529
66	678,979	920,012	586,507	815,991
67	716,362	968,359	617,420	857,916
68	756,743	1,019,705	650,764	902,537
69	800,461	1,074,296	686,814	950,172
70	847,847	1,132,318	725,849	1,001,123
71	899,224	1,193,810	768,183	1,055,633
72	954,923	1,258,695	814,140	1,114,211
73	1,015,287	1,326,942	864,086	1,177,487
74	1,080,729	1,398,621	918,438	1,246,030
75	1,151,753	1,474,075	977,663	1,320,461
76	614,523	777,001	521,152	700,744
77	656,719	819,739	556,494	744,954
78	702,947	865,909	595,180	793,353
79	753,729	916,253	637,523	846,547
80	809,583	971,546	683,762	904,714
81	871,012	1,032,651	734,148	967,540
82	938,637	1,100,873	789,369	1,034,868
83	1,013,120	1,176,324	850,478	1,106,549
84	1,095,017	1,258,150	918,253	1,182,876
85	1,184,736	1,346,444	991,954	1,265,737

INCREASING DEATH BENEFIT				
MALE			FEMALE	
AGE	NON NICOTINE	NICOTINE	NON NICOTINE	NICOTINE
52	187,795	215,982	175,720	206,240
53	191,915	220,361	179,721	210,549
54	196,100	224,789	183,782	214,900
55	200,349	229,259	187,901	219,292
56	204,670	233,766	192,085	223,718
57	209,071	238,302	196,338	228,172
58	213,554	242,859	200,664	232,646
59	218,120	247,429	205,065	237,135
60	222,763	252,000	209,542	241,633
61	227,474	256,560	214,092	246,132
62	232,239	261,095	218,710	250,624
63	237,049	265,593	223,394	255,105
64	241,899	270,047	228,139	259,567
65	246,786	274,448	232,945	264,007
66	251,712	278,789	237,812	268,420
67	256,677	283,072	242,739	272,806
68	261,681	287,301	247,730	277,163
69	266,718	291,474	252,781	281,497
70	271,779	295,583	257,885	285,806
71	276,850	299,612	263,035	290,082
72	281,912	303,539	268,219	294,334
73	286,949	307,351	273,426	298,573
74	291,945	311,043	278,644	302,796
75	296,891	314,625	283,861	307,002
76	150,892	159,058	144,533	155,592
77	153,310	160,774	147,124	157,670
78	155,701	162,473	149,697	159,732
79	158,059	164,166	152,240	161,779
80	160,380	165,857	154,739	163,792
81	162,652	167,550	157,180	165,740
82	164,870	169,251	159,570	167,608
83	167,027	170,937	161,922	169,385
84	169,112	172,568	164,230	171,075
85	171,114	174,134	166,442	172,710

United Life reserves the right to require a paramedical and other testing on any applicant with unusual risks or when the age and Net Amount at Risk applied for exceeds the non-med underwriting limits as described above. Net Amount at Risk includes all life insurance inforce at United Life for each insured/applicant. Benefits are only generally described here. Products and availability may vary by state. 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. Rates based on non-guaranteed elements and results may vary.