

United Life LegacyAccel™

Indexed Universal Life Insurance

United Life's LegacyAccel IUL is a flexible premium indexed universal life insurance policy. Its life insurance chassis is powered by a dynamic, growth-driven engine. Let's take a look at the strong historic performance of the two indexes currently fueling LegacyAccel.

HISTORICAL CHANGE INDEX DETAIL

The following chart shows historical detail for each year in the most recent 20-year period. "Index Change" shows the change for the specified index and Index Crediting Method combination. "Return for Index Selection" shows the return for that Index Selection using the current Index Cap Rate, current Index Participation Rate, and the Index Floor Rate of 0%. The average is the average annual return over the 20-year period. These calculations assume money is deposited on December 31. If December 31 is not a business day, the value from the next business day is used.



END YEAR	S&P 500® INDEX ACCOUNTS		S&P® MARC 5% ER INDEX ACCOUNT	
	INDEX CHANGE	1-YEAR POINT TO POINT CAP	INDEX CHANGE	1-YEAR POINT TO POINT PARTICIPATION
2002	-23.37%	0.00%	8.78%	13.17%
2003	26.38%	10.00%	10.42%	15.63%
2004	8.99%	8.99%	4.71%	7.06%
2005	3.00%	3.00%	2.93%	4.39%
2006	13.62%	10.00%	4.69%	7.03%
2007	3.53%	3.53%	8.40%	12.60%
2008	-38.49%	0.00%	1.07%	1.61%
2009	23.45%	10.00%	6.91%	10.37%
2010	12.78%	10.00%	13.18%	19.76%
2011	0.00%	0.00%	11.18%	16.77%
2012	13.41%	10.00%	5.95%	8.93%
2013	29.60%	10.00%	-3.08%	0.00%
2014	11.39%	10.00%	6.48%	9.73%
2015	-0.73%	0.00%	-2.92%	0.00%
2016	9.54%	9.54%	4.32%	6.48%
2017	19.42%	10.00%	10.71%	16.07%
2018	-6.24%	0.00%	-3.30%	0.00%
2019	28.88%	10.00%	13.70%	20.55%
2020	16.26%	10.00%	8.28%	12.42%
2021	26.89%	10.00%	0.28%	0.42%
Annualized	7.38%	6.66%	5.51%	8.95%

The S&P® MARC 5% Excess Return Index Account values are available starting in 1989. The index performance shown prior to 3/27/2017 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters retroactively.

Actual future performance may be better or worse than what is shown historically.

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The following is an excerpt from the product illustration, assuming an initial premium of \$100,000 for a specified face amount of \$162,084. *This is a hypothetical example for training purposes only; illustrations are not complete unless all pages are included. When presenting to consumers, the full illustration must be used. It must be clear that this is a life insurance policy for which the applicant must prove insurability. Performance includes deductions for policy expenses.*

Prepared For:	Valued Client	Death Benefit Option:	Level
Sex, Issue Age:	Male, 65	Underwriting Class:	Standard Non-Nicotine
Internal Revenue Code Test:	Cash Value Accumulation Test (CVAT)	Initial Premium:	\$100,000.00
Initial Specified Amount:	\$162,084	Initial Extra Premium Non-1035:	\$0.00
		Initial Extra Premium 1035:	\$0.00

Worst case (about the same as your bank)

TABULAR DETAIL

The Average Rate of Return uses the current Index Cap Rate, Index Participation Rate and Index Floor Rate and assumes money is deposited on each business day of the year.

END OF YEAR	BEG/END OF YR AGE	ANNUAL PREMIUM	GUARANTEED			NON-GUARANTEED ALTERNATE			NON-GUARANTEED		
			ACCOUNT VALUE	CASH SURRENDER VALUE	DEATH BENEFIT	ACCOUNT VALUE	CASH SURRENDER VALUE	DEATH BENEFIT	ACCOUNT VALUE	CASH SURRENDER VALUE	DEATH BENEFIT
			MAXIMUM CHARGES; MINIMUM ACCOUNT VALUE 2.50%			CURRENT CHARGES; 2.50% INTEREST RATE FOR INDEX SELECTIONS			CURRENT CHARGES; 6.67% INTEREST RATE FOR INDEX SELECTIONS		
1	65/66	\$100,000	\$100,265	\$100,265	\$162,084	\$100,473	\$100,473	\$162,084	\$104,681	\$104,681	\$166,628
2	66/67	\$0	\$100,481	\$100,481	\$162,084	\$100,870	\$100,870	\$162,084	\$109,540	\$109,540	\$170,986
3	67/68	\$0	\$100,642	\$100,642	\$162,084	\$101,212	\$101,212	\$162,084	\$114,599	\$114,599	\$175,458
4	68/69	\$0	\$100,740	\$100,740	\$162,084	\$101,489	\$101,489	\$162,084	\$119,856	\$119,856	\$180,038
5	69/70	\$0	\$100,763	\$100,763	\$162,084	\$101,682	\$101,682	\$162,084	\$125,309	\$125,309	\$184,719
6	70/71	\$0	\$100,696	\$100,696	\$162,084	\$102,185	\$102,185	\$162,084	\$131,438	\$131,438	\$190,201
7	71/72	\$0	\$100,519	\$100,519	\$162,084	\$102,602	\$102,602	\$162,084	\$137,825	\$137,825	\$195,856
8	72/73	\$0	\$100,209	\$100,209	\$162,084	\$102,911	\$102,911	\$162,084	\$144,466	\$144,466	\$201,682
9	73/74	\$0	\$99,743	\$99,743	\$162,084	\$103,088	\$103,088	\$162,084	\$151,360	\$151,360	\$207,682
10	74/75	\$0	\$99,093	\$99,093	\$162,084	\$103,113	\$103,113	\$162,084	\$158,512	\$158,512	\$213,864
11	75/76	\$0	\$98,233	\$98,233	\$162,084	\$103,151	\$103,151	\$162,084	\$166,189	\$166,189	\$220,578
12	76/77	\$0	\$97,131	\$97,131	\$162,084	\$103,000	\$103,000	\$162,084	\$174,162	\$174,162	\$227,506
13	77/78	\$0	\$95,747	\$95,747	\$162,084	\$102,622	\$102,622	\$162,084	\$182,433	\$182,433	\$234,643
14	78/79	\$0	\$94,029	\$94,029	\$162,084	\$101,971	\$101,971	\$162,084	\$191,003	\$191,003	\$241,990
15	79/80	\$0	\$91,907	\$91,907	\$162,084	\$100,989	\$100,989	\$162,084	\$199,870	\$199,870	\$249,551
16	80/81	\$0	\$89,284	\$89,284	\$162,084	\$99,823	\$99,823	\$162,084	\$209,467	\$209,467	\$257,869
17	81/82	\$0	\$86,045	\$86,045	\$162,084	\$98,158	\$98,158	\$162,084	\$219,391	\$219,391	\$266,440
18	82/83	\$0	\$82,039	\$82,039	\$162,084	\$95,886	\$95,886	\$162,084	\$229,648	\$229,648	\$275,282
19	83/84	\$0	\$77,061	\$77,061	\$162,084	\$92,855	\$92,855	\$162,084	\$240,237	\$240,237	\$284,411
20	84/85	\$0	\$70,828	\$70,828	\$162,084	\$88,860	\$88,860	\$162,084	\$251,157	\$251,157	\$293,846
21	85/86	\$0	\$63,366	\$63,366	\$162,084	\$83,649	\$83,649	\$162,084	\$262,430	\$262,430	\$303,637
22	86/87	\$0	\$53,747	\$53,747	\$162,084	\$76,787	\$76,787	\$162,084	\$274,008	\$274,008	\$313,760
23	87/88	\$0	\$41,241	\$41,241	\$162,084	\$67,717	\$67,717	\$162,084	\$285,873	\$285,873	\$324,228
24	88/89	\$0	\$24,864	\$24,864	\$162,084	\$55,680	\$55,680	\$162,084	\$298,018	\$298,018	\$335,054
25	89/90	\$0	\$3,271	\$3,271	\$162,084	\$39,638	\$39,638	\$162,084	\$310,443	\$310,443	\$346,251
26	90/91	\$0	\$0	\$0	\$0	\$18,205	\$18,205	\$162,084	\$323,180	\$323,180	\$357,848
27	91/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$336,264	\$336,264	\$369,857
28	92/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$349,752	\$349,752	\$382,291
29	93/94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$363,725	\$363,725	\$395,153

This is why we do this: Liquidity and Growth

This policy may be a "Modified Endowment Contract" (MEC) as defined by IRS section 7702A. To the extent that there is a gain in the contract at the time, any pre-death distributions from a MEC (including but not limited to withdrawals, policy loans and any capitalized interest thereon) may result in unfavorable tax consequences. The full illustration provides details and requires acknowledgment of the MEC status, if applicable.