



LegacyAccel™ Indexed Universal Life (IUL) is a customizable vehicle providing life insurance protection with cash value acceleration opportunities.

The Producer's Guide, a look inside...

- Target Audience & Key Points
- Product & Rider Details
- Underwriting & Knockouts
- Next Steps

UNITED LIFE
INSURANCE COMPANY

a KUVARE company



Wealth Transfer Acceleration with Performance Benefits

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Simple and Straightforward

United Life Insurance Company is a highly capitalized insurance company, dedicated to providing quality products and personal service to our agents and policyholders. Our knowledgeable staff of insurance professionals provide a standard of service that is unsurpassed in the insurance industry. Established in 1962, our company has built a solid reputation for offering high-value life insurance and annuity products that are simple and straightforward.

United Life has a financial strength rating of A by Kroll Bond Rating Agency and A- by AM Best. Located in Cedar Rapids, Iowa, United is licensed in most states from coast to coast with independent agencies, including representatives of financial institutions and advisors through broker-dealer groups.



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DISCLOSURE: The information contained in this agent guide is only a summary life insurance and is subject to underwriting. Insurance and annuities are issued by United Life Insurance Company. Home office: Cedar Rapids, Iowa. Products may have limitations and restrictions including surrender charges. Not available in all states and variations may apply. Guarantees are based on the claims-paying ability of United Life. If a LegacyAccel policy qualifies as a Modified Endowment Contract (MEC), loans and withdrawals from the policy could have adverse tax consequences. United Life does not provide tax or estate planning advice. Your client(s) should consult their tax advisor(s).



ELECTRONIC APPLICATION

LIQUIDITY - ZERO PENALTIES

CUSTOMER VALUE & GROWTH

CHRONIC ILLNESS RIDER

Reading the Road Map to LegacyAccel™

LegacyAccel™ Indexed Universal Life (IUL) is a customized vehicle that paves the way for valuable life insurance coverage paired with dynamic cash value acceleration opportunities. This IUL plan delivers cash value growth based on the momentum of proven market indexes, along with a minimum interest rate guarantee. While the policy values may be affected by external indexes, it is not an investment in the stock market. LegacyAccel™ is not a variable product or any type of investment contract. LegacyAccel™ is a Non-Participating Flexible Premium Indexed Universal Life insurance plan. (Filed with the Interstate Insurance Compact as ICC20 FPIUL-BC. Form number may vary by state.)

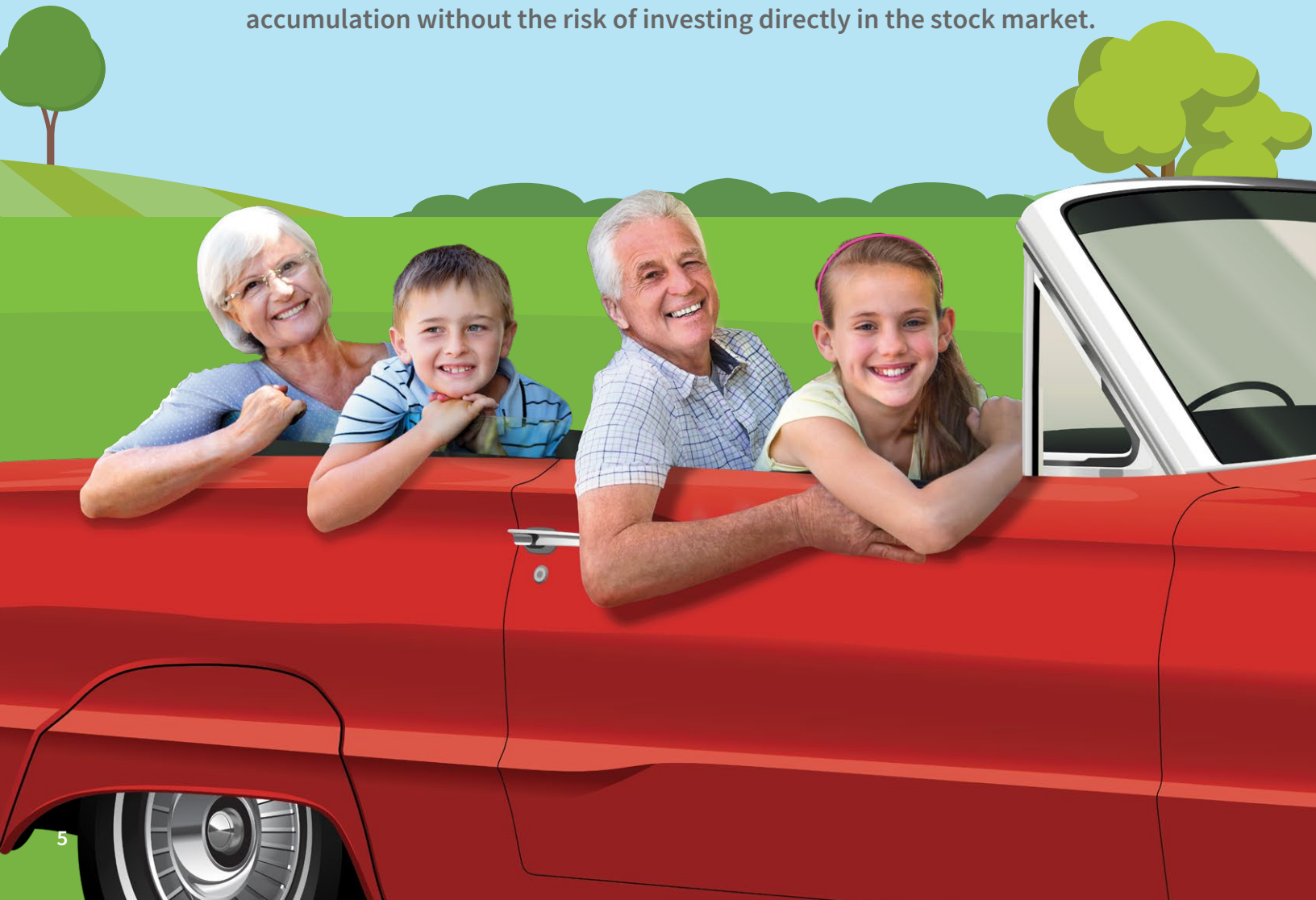



Target Audience

IULs are like other universal life insurance products in many ways. They provide a death benefit that is generally free from federal income taxes under current tax law. They offer tax-deferred growth of a policy cash value with a fixed account that may pay a guaranteed minimum interest rate. They may be ideal for clients who have a need for death benefit coverage but who also want the potential for cash value growth without market risk.

LegacyAccel™ combines the benefits of traditional universal life with the opportunity to earn tax-deferred interest on the interest credits linked to the performance of one or more stock market indexes.

This feature gives your clients the potential for strong cash value accumulation without the risk of investing directly in the stock market.





With its many features and options, LegacyAccel™ IUL could meet many adults' life insurance needs, but may be best suited for :

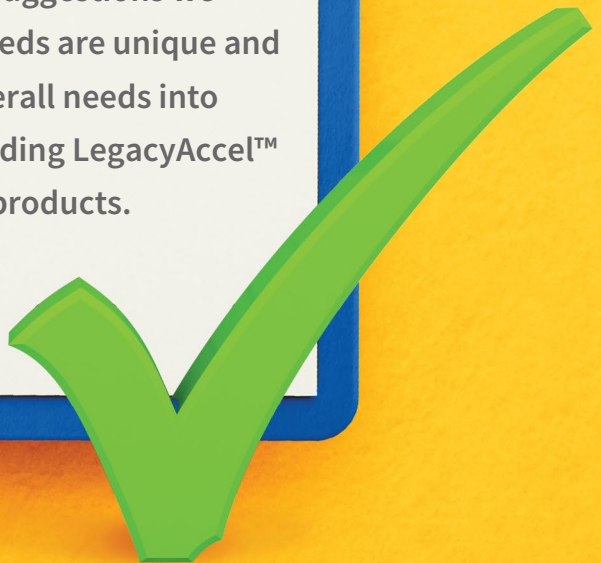
Family Protection

Retirement Planning

Mortgage Protection

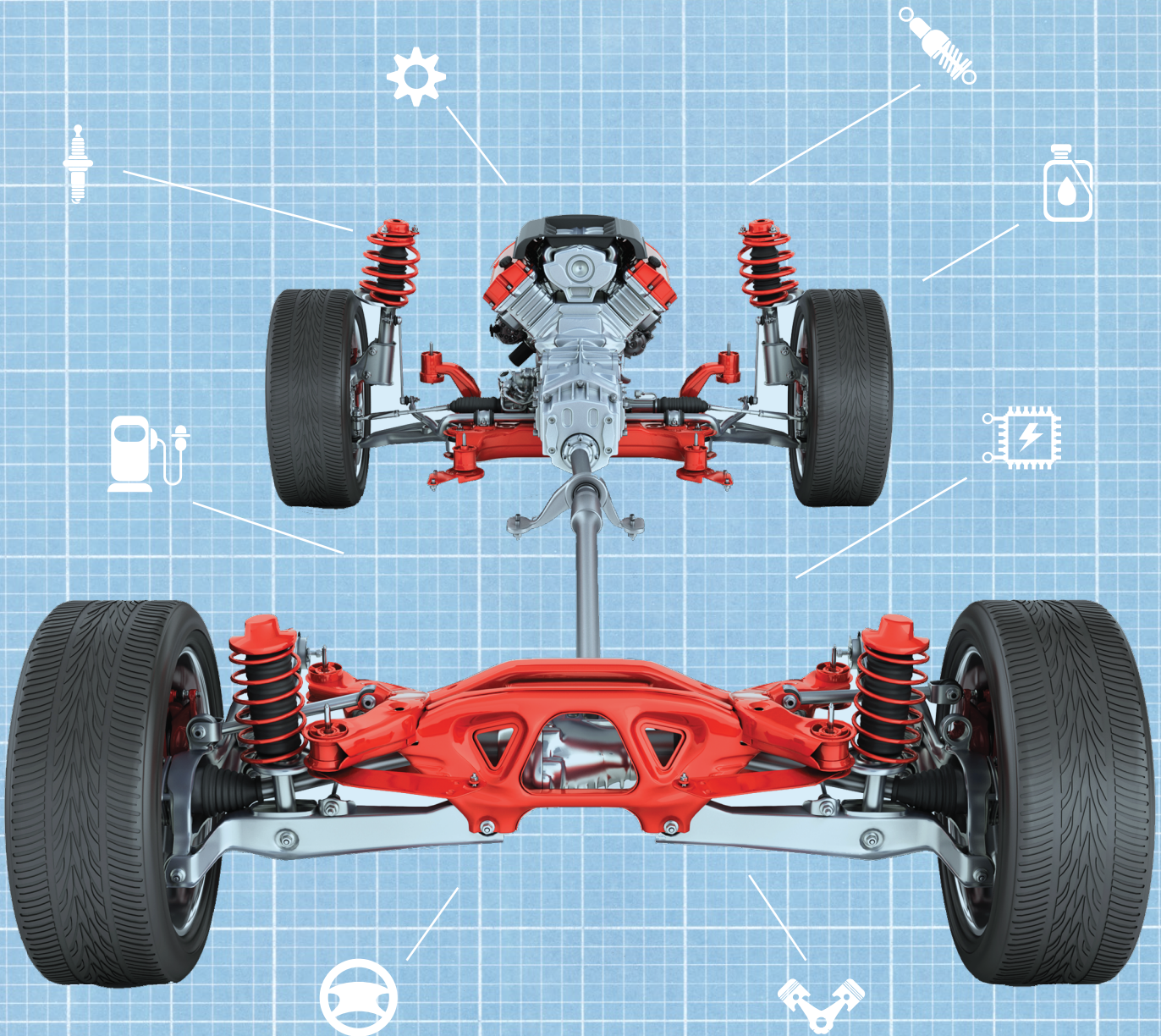
Longevity Planning

Business markets for LegacyAccel™ IUL include non-qualified deferred compensation, retirement planning, executive bonus and key employee plans. While these are general suggestions we recognize that every client's needs are unique and encourage you to take their overall needs into consideration when recommending LegacyAccel™ and any other life and annuity products.



High Performance Vehicle

A sound financial plan, including an IUL insurance policy, may assist in fulfilling your clients' needs and goals.



To comply with the NAIC Model Regulations, every IUL policy must be illustrated for the client. The electronic application (E-App) process starts with the illustration and then populates the E-App, so you only enter reoccurring data once.

Start your illustration and E-App process in the Agent portal at UnitedLife.com.

FLEXIBLE PROTECTION

Death benefit protection to help ensure that your clients' loved ones can continue their lifestyle without financial interruptions.

- ✦ Accelerated Death Benefit for critical, chronic and terminal illnesses (eligibility for this benefit will be determined during the underwriting process)



GROWTH & LIQUIDITY

Tax-deferred growth of your clients' money helps supplement their retirement income coupled with generally tax-free ways to use the cash value.

- ✦ Multiple interest crediting options – one fixed and two indexes. Take advantage of the upside of the market with proven strategies, but without the market risk.
- ✦ Access to cash value if needed as a loan, withdrawal, or by surrendering the policy in exchange for its cash value. Multiple premium protection features are in place.



STREAMLINED APPLICATION

United Life has an automated underwriting system that utilizes an electronic application that provides results within minutes. For most ages and face amounts, no medical exams, NO Attending Physician's Statements (APS) and NO telephone interviews are needed.

Non-medical limits for issue ages, last birthday:

- ✦ 18 to 75, up to \$400,000 Net Amount at Risk
- ✦ 76 to 85, up to \$200,000 Net Amount at Risk

Medical testing may be required for uncommon risks and for cases beyond max Net Amount at Risk described above.





Refer to United Life's Interest Rate Bulletin for current crediting rates for new LegacyAccel™ IUL policies. Initial premiums will be applied according to the client's initial allocation request. Premiums applied after after policy issue will be credited to the policy's fixed account. The Accumulated Policy Value may be reallocated at policy anniversary, according to the crediting strategies the client chooses for the next policy year and subject to any restrictions required to secure any prior policy loans. Reallocations must take place within 21 days of each policy and will be effective as of the policy anniversary.

The Road Toward Cash Value Growth

LegacyAccel™ has three diversified interest crediting selections that premiums may be applied to, including a fixed interest account and two indexed options that are linked to various market indexes:

1

S&P 500® Price Return Index Point-to-Point Cap

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The Price Return index tracks the capital gains of a group of top performing stocks over time. Index growth is calculated from one contract anniversary to the next. Your client would earn the lesser of the actual growth percentage and the declared cap rate, but never less than 1.00%. Closing values may be found at: <https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>

2

S&P® MARC 5% Excess Return Index Point-to-Point Participation

The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk-weighting framework that tracks three underlying component indexes that represent equities, commodities and fixed income asset classes. Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a participation rate that is credited annually. The participation rate will never be less than 10%. Closing values may be found at: <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>

3

Fixed Interest Rate

The fixed account is used to credit monthly interest to any portion of the Accumulated Policy Value that is not allocated to an indexed account. The fixed rate is declared each contract anniversary and guaranteed for one year. The fixed rate will never be less than 2.50%.



LegacyAccel is a Non-Participating Flexible Premium Indexed Universal Life (filed with the Interstate Insurance Compact as ICC20 FPIUL-BC).

Death Benefit	<p>Option 1 (<i>level death benefit</i>) is equal to the specified (face) amount.</p> <p>Option 2 (<i>increasing death benefit</i>) is equal to the specified face amount plus the accumulation value.</p> <p>For either of these Death Benefit Options (DBO), the Cash Value Accumulation Test (<i>see below for qualification as a life insurance benefit under IRS Section 7702</i>) may affect the benefit payable. Any outstanding policy loans are deducted from death benefit proceeds.</p> <p>No changes may be requested in the DBO or in the Specified Amount after issue. The DBO may be affected when exercising the Living Benefit Rider (<i>see below</i>). Loans and withdrawals may impact the Death Benefit.</p>
Conversion or Exchange	This product is not available for conversion or exchange to or from another United Life policy.
Issue Ages	<p>Age last birthday 18 years to 85 years</p> <p><i>Backdating to save prior age rates is not allowed.</i></p>
Free Look Period	The policy owner will have 30 days to review the policy, beginning with the date of delivery (may vary by state). If the policy is returned within that time, all premiums paid will be refunded and the policy will be considered void from the beginning.
Minimum Face Amount	\$25,000
Maximum Face Amount	\$9,999,999
Maturity Age & Value	Policy matures at age 121 for the current death benefit.
Death Benefit Distribution Options	The benefit is payable as a lump sum. The beneficiary may elect to annuitize this amount under any of the then available income options.
Risk Classes	<p>Male and Female gender specific rates in 4 classes:</p> <ul style="list-style-type: none"> • Standard Nicotine • Preferred Nicotine (<i>Band 2 only</i>) • Standard Non-Nicotine • Preferred Non-Nicotine (<i>Band 2 only</i>) <p>Rates are based on the 2017 CSO ULT Mortality Tables. Substandard risk classes are currently not available.</p>



PREMIUM FUNDING

Premiums

Can be allocated among three interest crediting strategies: two indexed and one fixed rate.

Single Premium and Annual premium installments are available.

Initial premiums will be applied according to the client's initial allocation request. Premiums applied after day one will be credited to the policy's fixed account. The Accumulated Policy Value may be reallocated at policy anniversary for the new policy year, subject to any restrictions required to secure any prior policy loans.

Premium Bands

There are two premium bands. Band 1 for specified amounts of \$99,999 and under; and Band 2 for specified amounts of \$100,000 and over. Preferred rates are only available in Band 2.

Definition of Life Insurance Section 7702 of Internal Revenue Code

LegacyAccel™ uses the Cash Value Accumulation Test to qualify as a life insurance policy under Section 7702 of the IRS Code. This requires a minimum death benefit be maintained above the policy's accumulation value. If the cash value of the policy warrants, the Death Benefit will be increased so that the policy continues to qualify.

Please note the company reserves the right to refund excess premiums (*5% or more than planned premiums during a 12 month period*).

Modified Endowment Contract (MEC)

MEC is a life insurance policy under which the gross premiums paid at any time during the first seven years, or during any 7-year testing period following a material change, exceed the sum of the annual net level premiums under the statutory 7-pay test. If you are exchanging a MEC for a new life insurance policy, the new policy will automatically be a MEC. Be aware that:

1. Any cash distributions, withdrawals or loans made at any time during the life of the Policy (*other than death*) will be includable as taxable income to the extent that there is gain in the Policy. Accrued interest that is subsequently capitalized at the policy anniversary may also be taxable when capitalized.
2. Such distributions will also be subject to a 10% penalty tax (on amounts includable as income) unless the client has attained age 59 ½, or otherwise meets the narrow requirements of IRC Section 72(v). (*If the owner is a corporation, such proceeds are subject to the 10% penalty tax at any time.*)



POLICY EXPENSES & CHARGES

<p>Monthly Policy Fee & Charges</p>	<p>LegacyAccel™ IUL has monthly expenses that are included in all illustrations:</p> <ul style="list-style-type: none"> • Policy fee of \$10 • Charges are determined by factors including expenses, inflation, taxes and persistency. Applied on a rate per thousand basis to Specified Amount for Expense Charge and to current fund value before deductions for Fund Value Charge.
<p>Cost of Insurance</p>	<p>The monthly cost of insurance (COI) charge depends on several factors, such as the face amount, risk class, age, gender and duration, as well as the net amount at risk. The COI charges may vary each month. Please see the policy for details.</p>
<p>Surrender Charges</p>	<p>The Base contract surrender charge factor:</p> <ul style="list-style-type: none"> • Rate that varies by issue age, duration and risk class • It is applied to the specified amount on a per thousand basis • This value is then deducted from the surrender value • This charge is waived with Surrender Charge Waiver Rider (except upon exchange to another company). See Surrender Charge Waiver Rider below for details and other exceptions. <p>Premium Protection Rider surrender charge factor is a separate rate used when calculating the Premium Protection Rider value. Please refer to the description of the Premium Protection Rider.</p>

LIQUIDITY

<p>Loans & Withdrawals</p>	<p>Loans:</p> <ul style="list-style-type: none"> • Minimum \$1,000 loan amount up to once per policy year • The Maximum loan value available is the Cash Surrender Value, exclusive of any riders that may be potentially applied, multiplied by the difference of 100% minus the loan rate when the loan is taken (example: 100% - 5% loan rate = 95% of Cash Surrender Value is available as a loan). The minimum initial loan amount is shown on the Data Page. • Loan rate is determined annually at policy anniversary for any loans on the policy. Max loan rate of 8% subject to policy provisions. The rate could be higher should the The Moody's Corporate Bond Yield Average - Monthly Average Corporates for the month warrant. The company will require that an amount equal to any loaned values be allocated to the fixed fund. <p>Withdrawals: see Penalty Free Withdrawal Option details in Riders section.</p>
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RIDERS

Living Benefit Rider (LBR)

A portion of the Specified Amount (*up to \$500,000*) may be accelerated in the event of chronic illness, terminal illness or severe cognitive impairment. The owner elects the amount to be accelerated. That amount is then divided by the total specified amount to determine the elected percentage. The elected percentage cannot exceed 90%.

The company will change a DBO2 to a DBO1 in order to exercise this rider. This is the only policy change allowed for this product.

This rider can only be exercised one time and will terminate afterward. The Penalty-Free Withdrawal Rider; Waiver of Surrender Charge Rider; Roll-Up Rider and Premium Protection Rider will all terminate if the LBR is exercised.

REMINDER: This rider is subject to underwriting approval at issue and is not automatically included on all policies. There is no charge for the rider until it is exercised. Applicant will have seen it on the original illustration but it may or may not be on the policy and in the Basic Illustration at the time the policy is issued.

Accumulated Value Roll-Up Option Rider

Accumulated Value will be recalculated upon Surrender or every 10th policy anniversary and will result in the Accumulated Policy Value being the greater of:

- Original policy premiums less expense charges, fees and withdrawals, all credited at Guaranteed Minimum Return Rate of 2.50%, or
- The current APV.

This rider is automatically included. There is no cost for the rider.
Not applicable upon exchange to another company.
This rider will terminate if the LBR is exercised.

Penalty Free Withdrawal Option Rider

We will process any withdrawals (limited to one per policy year) first under the Penalty Free Withdrawal Option Rider provisions. Any amounts that do not fall within those provision will be processed according to the applicable provisions of the base policy.

- A \$25 withdrawal fee is assessed whether the withdrawal is “penalty free” or not.
- Amount limitations:
 - o Must be less than or equal to 10% of account value
 - o Must leave at least \$5,000 in remaining account value
- Any portion of the withdrawal that does not qualify as “free” will be processed according to the terms of the withdrawal provisions of the base policy and subject to a penalty:
 - o The penalty is the greater of \$200 or 10% of the amount of the withdrawal.
 - o The minimum non-penalty free withdrawal is \$500. \$1,000 minimum APV must remain.

This rider is automatically included. There is no cost for the rider, except for the fee when it is exercised. This rider will terminate if the LBR is exercised.



RIDERS

Premium Protection Rider (PPR)

The benefit was designed such that at surrender the owner may receive a higher APV than they may otherwise have without the rider.

The surrender benefit provided under this Rider shall be the greater of the following:

- The Net Cash Surrender Value as defined in the Policy prior to the application of any riders or endorsements; or
- The Net Cash Surrender Value of the Policy after the application of the terms of the Surrender Charge Waiver and the Accumulated Value Roll-Up Rider; or
- The Premium Protection Value less any Policy indebtedness.

This rider is automatically included. There is no cost for the rider.

Not applicable upon exchange to another company.

This rider will terminate if the LBR is exercised.

Surrender Charge Waiver Rider

Allows a policy to be surrendered without incurring Surrender Charges, so long as a direct transfer to another insurance company is not involved.

If the policy is surrendered within 12 months of taking a penalty free partial withdrawal, any surrender charges, penalties and fees that would otherwise have been assessed on said withdrawal may be assessed at the time the policy is surrendered and will not be waived by this rider.

This rider is automatically included. There is no cost for the rider.

Not applicable upon exchange to another company.

This rider will terminate if the LBR is exercised.



COMMISSION DETAILS & CHARGEBACKS

Commission Details

All premiums paid in the first 12 months will receive first-year commission. Trail commissions are paid on account value beginning in the second policy year. The policy fee is non-commissionable. Commission payment option choice is made at application.

Commission options include:

Option A: heaped first year with no renewals. Commissions are based on premium only in Year 1. There are no commissions or trails paid after Year 1.

Option B: multiple year payments with a lower first year percent than Option A. Trails payable at policy anniversary on the accumulated policy value in years 2-15 with a reduced trail in years 16+.

Option C: multiple year payments with a lower first year percent than Option B. Trails (at a higher percent than Option B) payable at policy anniversary on the accumulated policy value in years 2-15 with a reduced trail in years 16+.

Refer to your commission addendum for details.

Commission Chargebacks

There is a chargeback to the producer if a policy lapses or is surrendered. The amount of the chargeback depends on the commission option chosen for that policy:

Option A: 100% in Years 1 and 2. 75% in Year 3 and 50% in Year 4

Option B: 100% Year 1 and 2

Option C: 100% Months 1-13

Please refer to your commission schedule for more details.

Underwriting Review

United Life uses a common-sense approach to underwriting to help ensure our decisions are equitable to the proposed insured, deliverable by the producer and profitable for the company. Our staff of highly skilled underwriters are dedicated to making it easy to do business with us.

Competitive Advantages

- Some medical impairments can qualify for preferred if well-controlled and not ratable.
- Marijuana users may qualify for non-nicotine rates.
- Cigar use up to 24 per year can qualify for preferred non-nicotine rates.

General Guidelines

Requirements are based on the net amount at risk of current applications plus all amounts in force with United Life. Requirements are ordered based on the actual age of the proposed insured on the date of the application.

- United Life reserves the right to require a paramedical and other testing on any person proposed for coverage for unusual risks, or when the age and amount of coverage applied for exceeds the non-med underwriting limits.
- A Statement of Good Health will also be required if the latter of the health questions on the application or paramedical is over 60 days, when the policy is placed in force. The time period runs from the date the requirements are completed until the date the policy is put in force.



Non-Nicotine risk class

Must not have used tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum or patches) in any form within the last 12 months. Occasional cigar (up to 24 per year) is allowed.

Nicotine risk class

Any admitted or non-admitted tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum or patches) in any form within the last 12 months. Marijuana use is not classified in this risk class.

Marijuana, Hemp & CBD Considerations

Personal or business coverage is not available to applicants involved in administrative duties, growing, distribution or sales associated with the marijuana industry. However, we will consider applicants involved or associated with hemp, hemp oil and CBD oil businesses.



LegacyAccel™ Pre-Qualification

It is our intent to help you determine the potential eligibility of your client. The questions below will appear on the LegacyAccel application. The application also asks for current height and weight. If your client can answer 'No' to ALL of the following questions and falls within the acceptable BMI range, he or she may be an ideal candidate for LegacyAccel™ and you may proceed to the illustration and application process



Check Body Mass Index (BMI)

Verify your client's height and weight at the CDC website below.

Clients with a BMI of 17.0 or less; or higher than 41.0, are not a good fit for this product. Preferred rates are allowed for a BMI 19.0-30.0.

Below is the CDC BMI calculator.

https://www.cdc.gov/healthyweight/assessing/bmi/adult_bmi/english_bmi_calculator/bmi_calculator.html



1. In the past 12 months, have you been advised by a member of the medical profession to have any surgery, hospitalization, treatment or test that was not completed or for which you are waiting the results, excluding those tests relating to HIV?
2. Due to a physical or mental impairment, do you require or have you been advised to receive human assistance with any of the following activities of daily living: eating, dressing, toileting, transferring, bathing or taking medication?
3. Have you ever been diagnosed by a member of the medical profession with Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC) or tested positive for Human Immunodeficiency Virus (HIV)?
4. Have you ever been diagnosed, treated for or prescribed medication by a member of the medical profession for Alzheimer's disease or any other type of dementia?
5. Have you had or been advised by a member of the medical profession to have an organ transplant or have you been medically diagnosed as having a terminal illness or life expectancy of 12 months or less?
6. Do you currently use oxygen equipment to assist in breathing, are you currently receiving kidney dialysis or do you have a defibrillator implanted?
7. Within the past 5 years have you been confined to a hospital, nursing facility, convalescent care facility, assisted living facility or mental care facility for more than 7 days?
8. Within the past 10 years have you been convicted of a felony, do you have a felony charge currently pending against you or are you currently on probation or parole?
9. Within the past 5 years, have you been convicted of more than one violation for operating a vehicle while intoxicated, impaired or under the influence and/or for reckless driving?
10. Within the past 2 years have you been declined for life, disability or long-term care insurance?
11. If female, are you currently pregnant with gestational diabetes, preeclampsia, toxemia, HELLP syndrome, pregnancy induced hypertension, multiple gestation or have you been diagnosed by your physician as high risk?



Your client is **NOT** eligible to apply if, **within the past 5 years**, he or she has been diagnosed with, treated for, prescribed medication for or been given medical advice by a member of the medical profession (***see explanation below**) for any of the following medical conditions:

1. **Cardiovascular/Cerebrovascular diseases including:** angina (chest pain), cardiomyopathy, congestive heart failure, coronary artery disease, heart attack, heart surgery including defibrillator, angioplasty or stent, heart valve disease, peripheral arterial or vascular disease, stroke, ventricular tachycardia.
2. **Respiratory diseases including:** chronic bronchitis, chronic obstructive pulmonary disease (COPD), cystic fibrosis, emphysema, pulmonary fibrosis.
3. **Gastrointestinal/Genitourinary diseases including:** chronic hepatitis, chronic kidney disease, chronic pancreatitis, chronic renal failure, cirrhosis, liver disease, sclerosing cholangitis, polycystic kidney disease, Crohn's disease.
4. **Cancers/Carcinomas including:** bone, brain, cervical, kidney, liver, lung, leukemia, lymphoma, multiple myeloma, ovarian, pancreatic, testicular, uterine.
5. **Psychiatric/Dependency conditions including:** alcohol dependency or abuse, drug dependency or abuse, schizophrenia, suicide attempt.
6. **Neurological/Musculoskeletal diseases including:** ALS (Lou Gehrig's disease), Huntington's disease, muscular dystrophy, paralysis.
7. **Immune System/Blood diseases including:** chronic anemia (other than iron deficiency anemia), CREST syndrome or scleroderma, systemic lupus.
8. **Down syndrome or autism.**

**Being treated for, prescribed medication for or given medical advice by a member of the medical profession for any of the above conditions includes follow-ups, renewed and continuing prescriptions, testing, etc. within the past 5 years. Example: If your client was diagnosed with angina (chest pain) 8 years ago, but HAS needed cardiology follow-ups, heart tests or prescription medications for angina during the past 5 years, then they should answer YES to that questions and would not be eligible to apply.*

Actual offers are subject to underwriting and may vary based on age, date of diagnosis and severity of condition. The information, requirements and guidelines contained in this field guide are subject to change without notice.

Next Steps

Once you are appointed with United Life you will be given a 10-digit agent code to access the Agent Portal at

UnitedLife.com

At the Agent site you will be able to access LegacyAccel™ IUL marketing materials and the illustration software that is the first step of the electronic application process.

Our Regional Sales Directors and internal Sales Support team members are available to help you along the way and begin your journey to success with LegacyAccel™ IUL. If you need assistance connecting with your sales representative,

Please Call 833-465-0819.

The S&P 500® Price Return Index and S&P® 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® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® 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® Price Return Index and S&P® MARC 5% Excess Return Index.

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 to you, the provisions of the policy or rider will prevail.

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