



# Universal Life

Flexible for your life needs



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## Universal Life The Most Versatile Life Insurance

- Flexible Premiums
- Tax Deferred Cash Value Growth
- Guaranteed Cash Value
- Death Benefit Options
- Protection from Creditors in Many States
- Non-Forfeiture Values
- In most cases Tax Free Cash Withdrawals
- Tax free for your loved ones

# 3%

Interest Rate Guaranteed for 1Year.  
Minimum Guaranteed 2.75%  
Rates Effective as of  
January 1, 2023



# Universal Life Insurance Policy Highlights

## Issue Age

- 0-86

## Issue Amounts

- Minimum \$25,000
- Maximum \$1 Million

## Interest Rate

- 3% Guaranteed for 1Year
- Minimum Guaranteed 2.75%

## Riders

- Accidental Death Benefit up to \$300,000 - Coverage until age 70
- \* waiver of Premium - Coverage until age 60

## Flexible Premium

- Instead of being locked into a fixed premium schedule, Universal Life gives you a great amount of flexibility

## Feature

- Life Insurance and Cash Accumulation

Annuities



College Savings



Whole Life



Term



Wealth Transfer

