layering COVERAGE

Give yourself the flexibility you need for all the stages of your life.

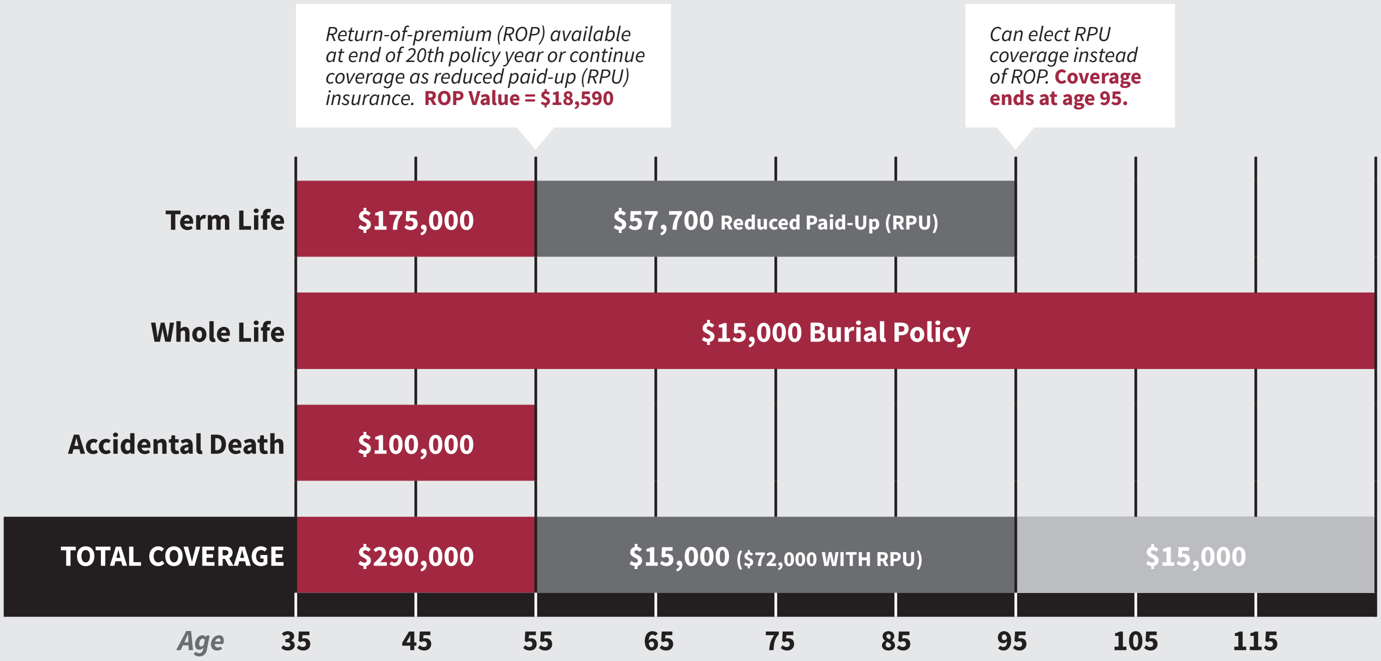
Jane, age 35, a working professional who's married, is looking for life insurance that fits her current needs and can adapt to life's changes. She's active, doesn't smoke, and is generally in good health, but doesn't want to go through the process of a medical exam and other tests. She's looking to get the most out of her premium dollars and keep the cost within her budget.

How can she accomplish this?

Jane has three objectives that she wants her life insurance to accomplish for her family.

- ***She wants life insurance that can be set aside for end-of-life expenses,***
- ***to cover any outstanding debt she may leave behind, and***
- ***the purchase needs to fit within her budget.***

After speaking with her UHL/UFFL agent, she's found a combination of whole life, term life, and accidental death products that meet her objectives.



Example based on Female, 35, Non-Tobacco.

WHY **TERM?**

Since Jane is younger, she wants a policy that provides flexibility to meet the ever-changing needs of life. She purchases a return-of-premium (ROP)[1] term policy that provides options to request either a return of annual premiums at the end of the level term premium period, continue coverage as a reduced paid-up (RPU)[2] policy any time there's cash surrender value, or continue coverage after the level premium period ends. This allows her the flexibility she needs to meet all of life's changes.

WHY **WHOLE LIFE?**

Jane wants a policy with the simple purpose of covering end-of-life expenses . A whole life policy with a face amount of $15,000 provides her with enough funds to pay for burial and other costs.

WHY **ACCIDENTAL DEATH?**

Jane travels for work often and would like to supplement her personal life insurance portfolio with coverage that will add to her total coverage amount with little additional cost, and will pay a benefit if she passes away due to accidental death.

[1] *Return of Premium (ROP) Term Life insurance is defined as offering coverage with a level premium period followed by premiums that increase annually. If the insured is living at the end of the level premium period, the policyowner can request a return of the annual premiums paid, and coverage terminates. The specifics of how the ROP is returned is stated in the policy contract.*

[2] *Reduced Paid-Up (RPU) insurance is defined as an insurance non-forfeiture option where coverage continues at a reduced amount and where the policy's cash surrender value is used to determined the amount of coverage, and premium payments discontinue*

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