



Family Plan



United National Life
Insurance Company of America

For most people, there is nothing more important than family.

Yet many people don't protect their family in case of an untimely death. When it comes to covering the assets in life, most people have insurance to cover their cars, homes, and valuables, but nothing to cover the most precious asset, their family.

Of course no one wants to think about passing away, but planning for the future is the right thing to do. As an important part of a sound financial plan, life insurance provides a valuable death benefit to your family upon your death. Your beneficiaries can then use this money to replace some of the income you would have earned or to help pay off debts or other expenses.

Life Insurance should cover three main areas of concern

Final Expenses

Many people have to work longer into life to make ends meet. How will your family pay for funeral costs, medical expenses, taxes, or credit cards and provide for themselves if you are gone?

Mortgage or Rent

Will you be able to stay in your current home if an unexpected death happens? Because death of the principle moneymaker in the family is one of the major reasons for relocation, you need to be prepared, by taking the financial pressure off the family.

Lost Income

Many times a premature death means the loss of the only income stream in the family. Protect your family now and ensure they will have cash when they need it most.

United National Life's Family Plan gives you the security you need to protect your greatest asset, your family, while providing the option to cover each of your family members as well.

The Family Plan	
Whole Life Insurance (base policy)	
<ul style="list-style-type: none">• Issue ages: 6 months to 70 years• Benefit amounts: \$10,000 to \$100,000	
Term Rider to age 60	Child Rider
<ul style="list-style-type: none">• Issue ages: 18 to 59• Benefit amounts: \$10,000 to \$100,000• Primary insured and/or spouse• Coverage expires at age 60	<ul style="list-style-type: none">• Issue ages: 15 days to 25 years• Benefit amounts: \$2,000 per unit up to \$25,000• Covers all children in the household
Accidental Death	Waiver of Premium
<ul style="list-style-type: none">• Issue ages: 18 to 70• Benefit amount: Equal to face value of base policy up to \$100,000	<ul style="list-style-type: none">• Issue ages: 18 to 64• Waives the entire premium in the event of the primary insured's total and permanent disability
Accelerated Death Benefit	
<ul style="list-style-type: none">• This rider is made available to you without cost. It allows you, in the event the insured develops a Terminal Illness to request an Accelerated Death Benefit payment as provided in this rider. <p>Terminal Illness - means a non correctable medical condition that will, with reasonable certainty, result in the Insured's death in 6 months or less.</p>	
Note: The combination of whole life and term may not exceed \$125,000 per person.	

Clearly, life insurance is one of the most important purchases you can make on behalf of your family. The Family Plan offered by United National Life can provide you with the security and peace of mind that comes from knowing you have made the right choice for your greatest asset, your family.

EXCLUSIONS

The following exclusion applies to the base policy and all riders: United National Life Insurance Company of America will not pay life insurance benefits for suicide while sane or insane (in MO, only while sane) before coverage has been in force for two years (one year in CO & ND).

The Accidental Death Benefit Rider will not cover death resulting from:

- suicide or intentionally self-inflicted injury (in MO, only while sane); or
- travel in any aircraft except as a fare-paying passenger on a commercial flight; or
- being legally intoxicated as determined by law (not applicable in MN) (In SD, committing a felony due to being legally intoxicated as determined by law); or
- voluntary taking of poisons, except accidental food poisoning; or
- voluntary taking of drugs, except if taken as prescribed by a doctor (In SD, committing a felony due to voluntary taking of drugs, except if taken as prescribed by a doctor); or
- the intentional inhalation of gas or fumes (except while conducting one's duties during the course of employment – IN); or
- committing or attempting to commit a felony; or
- war or any act of war, or service in the military, navel or air forces.

In Oklahoma only, the Accidental Death Benefit Rider will not cover death resulting from:

- suicide or intentionally self-inflicted injury; or
- aviation; or
- alcoholism; or
- voluntary taking of narcotics except if taken as prescribed by a doctor; or
- drug addiction; or

- committing or attempting to commit a felony; or
- war or any act of war, or service in the armed forces or units auxiliary thereto.

For Oklahoma these Exclusions supersede any other accidental death Exclusions

The Waiver of Premium Rider will not waive any premium if the Insured's total disability:

- results directly from an act of war while the Insured is serving in the military, naval or air forces, or reserve branch of civilian non-combatant units serving with such forces of any country at war, declared or undeclared (In NE – results directly from war or acts of war, declared or undeclared, while the insured is serving in the military); or
- results from intentionally self-inflicted injury while sane or insane (in MO only while sane); or
- begins after the policy anniversary that falls on, or next follows the Insured's 60th birthday; or
- results from permanent and total loss of the sight of both eyes, the use of both hands or feet, or the use of one hand and one foot, if such loss is due to an injury occurring, or a sickness commencing, (within two years in NE) before the issue date of the rider.

The United National Life Insurance Company of America has a forty year heritage of trusted service in the life and health insurance industry. UNL has wide-ranging portfolio of products, from final expense life insurance plans to specified disease insurance and employs over 500 agents across the country.

Based on Policy Form Series UN89WLNP and Rider Series U05TL, UR03WOP, UR98AD, UR05CIR, U98AB.