



Provider Whole Life



United National Life
Insurance Company of America

Insure that your loved ones have a way to provide for themselves in the event of your death.

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 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

Protect your family now and insure they will have cash when they need it most

Provider Whole Life from United National Life is a smart choice for those people who want to be covered in two ways.

With Provider Whole Life you can choose a face value that is payable upon your death. But it also works for you while you are living because over the life of the policy it accumulates cash value which, as long as your policy is in force, you can borrow upon if needed. If you choose to surrender your policy, a specific calculated cash value would be available to you. (Policy loans taken out against the cash value reduce the death benefit and cash surrender value).

Provider Whole Life has great features including,

Guaranteed level premiums for life – feel secure knowing that we will never raise your premiums, as long as your policy is in force.

Guaranteed cash values on the base policy.

Accelerated death benefit entitles you to 75% of your policy's face value in the event you are diagnosed with a terminal illness with six months or less to live (12 months in OK).

Flexible face amounts from \$5,000 to \$25,000 depending on your age.

- 40-64 face amounts up to \$25,000
- 65-85 face amounts up to \$10,000

No telephone interview for ages 40-50 up to \$25,000 or 51-74 up to \$10,000

The policy **can not be canceled by the company** as long as your premiums are paid.



Additional Rider Options⁽¹⁾

- Accidental Death Benefit Rider – issued for ages 40-75, up to face amount of base policy. This rider will pay you a benefit in addition to your base policy's benefit, if you pass away as a result of injuries sustained in an accident while covered by this rider. Rider terminates at attained age 85.
- Children Term Benefit Rider – insure your children from 15 days old to age 25 with term life insurance up to \$25,000. It can then be converted with no evidence of insurability.
 - Issue Ages: 15 days old – 25 years old
 - Minimum Face Amount: 1 unit (\$2,000)
 - Maximum Face amount: 12.5 units (\$25,000)
 - Annual Premiums: \$8 per unit annually
 - Each unit will cover all children listed on the application
 - Please call UNL if additional children are to be added after the policy and rider are issued

⁽¹⁾ Not all options are available in all states.

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 and 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 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 UN96WL and Rider Series UR98AD, UR05CIR, U98AB.