

WHY UNIVERSAL GUARANTY?

Universal Guaranty Life Insurance Company was founded in 1966 under the laws of Ohio as a legal reserve life and accident and health insurance company. We are licensed in 37 states all across the United States, and in addition to the Ten Pay Whole Life Policy, offer a portfolio of competitive life insurance and annuity products.

We are dedicated to providing customer service that is second to none. This commitment is shown each and every day by the actions of our qualified staff and in the following standards that clearly set us apart from others in any customer-oriented business:

- Having a trained person answer your call who is empowered to take care of your needs.
- Answering your call within three rings and with a smile.
- Returning calls within 24 hours - even if just to touch base.
- Paying all claims within 24 hours of receipt of all required documents.
- Providing books and websites dealing with grief for individuals who have lost a loved one.
- Conducting regular surveys of our clients who have recently had a transaction to make sure our standards are met and exceeded.

For answers to your questions call us toll-free at (800) 323-0050, or e-mail us at customer.service@utgins.com.

WE CARE!

Our motto is "WE CARE." But those are only words unless action is taken. Each day every staff member attends a Basic meeting to remind them in one way or another that our personal actions speak the loudest to show "WE CARE." We continually remind ourselves that:

- The money belongs to the customer.
- We recognize each customer as an individual and person, not just a policy number.
- We are here to ease financial burdens during highly stressful times.
- We are committed to financial responsibility so that proceeds to every policy will be there when needed and due.

PRODUCT SPECIFICATIONS

Level Face Amount, Level Premiums payable for 10 years

Issue Ages: 0 to 65, age last birthday
(Conversions through age 75)

Minimum Face: \$10,000
(Conversions \$5,000)

Policy Loan Interest: 7.4% in advance

Policy Fee: None

Modal Factors:

Semi-Annual	0.52
Quarterly:	0.26
Monthly*:	0.09

* Electronic Funds Transfer (EFT) only

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY



TEN PAY WHOLE LIFE INSURANCE POLICY



5250 S Sixth St, PO Box 5147
Springfield, IL 62705-5147
(800) 323-0050

www.utgins.com

WHY LIFE INSURANCE'

The primary reason to purchase life insurance is to provide financial security for your loved ones after your death. But there are other reasons to buy life insurance, too. It is a unique asset, which can be used to ease some of life's financial burdens. Life Insurance can be used to:



Create an Estate. In situations where time or other circumstances have kept the estate owner from accumulating assets sufficient to care for loved ones; life insurance can create an instant estate.

Pay death taxes and other estate settlement costs. These costs can vary from 3% to over 50% of the estate.

Fund a business transfer. Business owners often agree to buy a deceased owner's share from his or her estate after death. Life insurance provides the ready cash to finance the transaction.

College fund for children or grandchildren. Insurance proceeds can be used to pay for college if your family income is reduced due to death.

Protect a business from the loss of a key employee. The death of a key employee may cause a severe financial strain on a business.

Create a retirement fund. Some insurance products provide competitive returns and are a prudent way of accumulating retirement funds.

Guarantee loans. Personal or business loans can be paid off with insurance proceeds.

WHY WHOLE LIFE INSURANCE?

Permanent life insurance offers benefits that most term policies cannot, like guaranteed level premiums and benefits, nonforfeiture options, build up of cash value, and policy loans. With many term policies, your premiums increase and/or benefits decrease as the insured ages. Most whole life insurance policies guarantee level premiums and level benefits for life. Permanent insurance includes nonforfeiture options designed to protect the coverage when the policy would normally lapse due to nonpayment of premium. These options include Reduced Paid-Up Insurance, Extended Term Insurance, and Automatic Premium Loans. It also builds cash value which can be accessed through policy loans.

You may worry about outliving a term insurance policy or not being insurable on your next renewal date. As long as the premiums are paid, whole life insurance generally lasts until the insured dies or the policy is surrendered or cancelled by the policy owner. A maturity date is established, usually the policy anniversary following the insured's 100th birthday. If the insured is still living on the maturity date, the policy's cash value is paid to the policy owner. Once the policy is in force (subject to the contestable period), no further insurability questions may be asked of you unless the coverage lapses due to nonpayment of premium and you apply for reinstatement. Reinstatement is possible up to five years following lapse of coverage, subject to payment of all back due premiums and underwriting approval.



WHY TEN PAY WHOLE LIFE?

The unique "Ten Pay" option allows you to fully pay-up your policy in just ten years from the date of policy issue. Following these ten years of premium payments, no further premiums will ever be due, but the coverage amount remains level for the life of the policy.

Many grandparents and parents purchase life insurance policies for their children with the intent that the insured will eventually be responsible for paying the premiums. With the Ten Pay Whole Life Policy, the premiums are complete in just ten years, eliminating the need for the insured to take over the payments at a time when they might have other new financial responsibilities.



If you or your spouse are ten years away from retirement, the Ten Pay Whole Life Policy might be just the right fit for you as well. Knowing that your life insurance policy will be paid up by the time you stop working can be one less headache in planning for your retirement.

The Ten Pay Whole Life Policy also builds cash value. Cash values are fixed and are computed using the methods approved by your state insurance regulatory body.

