



UCT's Term Life Insurance

Security on Your Terms



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Making the decision to purchase life insurance is an important - and necessary - part of life. If you're looking for a flexible way to safeguard your family, your business and your estate, UCT's Term Life Insurance may be ideal for you.

Term life insurance provides affordable, guaranteed death benefit protection for as long as you need it. It can help your family meet personal financial obligations if you're not there to provide for them. It can also help ensure the continuity of your business if you're not able to do so. Term life insurance provides maximum coverage at a minimum cost for those times in life when you need it most.

UCT's Term Life Insurance offers affordable premiums guaranteed to remain level for the length of the term. You can apply for up to \$250,000 total coverage according to your needs - and higher amounts are available in some cases. You also have the flexibility to select only the term coverage period that's best for

you: 10-, 15-, or 20-year terms of coverage for those ages 18-65, or 30-year term of coverage for males ages 18-50 and females ages 18-55.

UCT's Living Benefit provides help when you need it most.

Your term product includes a one-time accelerated death benefit rider that pays 25 percent of the death benefit if you're diagnosed by a qualified physician with a terminal illness. This payment can help you with uncovered medical expenses, family travel expenses and ease the burden of financial stress.

UCT's Term Life Insurance offers you an affordable way to make your family more secure - on your terms.



Build a Plan for Your Needs

You can further customize your coverage by choosing from one of our plan's optional riders*:

Waiver of Premium Rider

Automatically pays policy premiums if you become totally disabled under the terms of the policy. Waived premiums won't reduce any benefits payable under the policy.

Accidental Death Benefit Rider

Pays an additional amount equal to the face amount selected if your death is the result of a covered accident and occurs within 180 days of the accident.

* Note that optional riders are available at an additional cost

Insurance Needs Calculator

- For how many years do you plan to provide financial support to your family? Years
(Think about the number of years your children or elderly parents will depend on you for financial support.)
- Multiply your answer by 12 to get the number of months you wish to provide for your family..... Months
- Enter the number from "B" in the boxes below.

Calculation

- How much a month would your family need for mortgage or rent?\$ _____ X = \$ _____
OR you can substitute estimated total amount for above.
 - How much a month would your family need to pay for all other debt – car payment, credit cards or personal loan payments?\$ _____ X = \$ _____
OR you can substitute estimated total amount for above.
 - How much a month would your family need to meet ongoing expenses – food, utilities, day care, elder care, etc.?\$ _____ X = \$ _____
OR you can substitute estimated total amount for above.
 - Estimate the total cost of your children's education (\$10,000 for public, \$20,000 for private – per-year cost).....\$ _____
 - Add lines 1-4 together and write total here.....\$ _____
 - Estimate the amount of personal savings, life insurance or other assets you already have in place, plus any Social Security benefits you anticipate leaving to your family.\$ _____
- Subtract line 6 total from line 5 total and put that number here.....\$ _____

Based on the information you provided, this is the recommended amount of life insurance. Use this amount when setting up your life insurance plan or obtain a quote for life insurance.

Your individual financial situation may require more or less insurance.

Give Back

You get more than just insurance with UCT. You get the good feeling from giving back to local communities. As a non-profit, socially responsible insurance provider, UCT's insurance operations help support causes and organizations in communities across the U.S. and Canada.

Get Involved

Want to take it a step further? As a UCT member you automatically join other members in the United States and Canada who strive to make a difference in their local communities. Be as active as YOU choose, with opportunities to support causes, including:

- **Intellectual Disabilities Programs**
- **Student Scholarships**
- **Cancer Research**
- **Youth Programs**
- **Homeless & Disabled Veterans**
- **Organizations and causes YOU choose**



Strength in Numbers

UCT members produce amazing results. Over the past 3 years, UCT's numbers included:

- **More than \$3 million donated to causes**
- **More than \$300,000 awarded in scholarships**
- **More than 370,000 collective hours of volunteer service given to communities and causes**

Get Covered

UCT offers a number of affordable insurance and financial protection products for security and peace of mind. Whether it's accident or life products, UCT offers quality protection for all your insurance needs.



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Coverage offered under policy form no. TERM0610CN.