

About UCT

Give Back

UCT is a way of life. We're a fraternal benefit society driven by our members and their dedication to community service. Our charitable efforts across North America are made possible through the sales of our insurance products.

For more than 130 years, we've protected our members and their families, and supported them in improving their communities.

Get Involved

As a UCT member you automatically join tens of thousands of other members in the United States and Canada who strive to make a difference in their local communities. Members can get involved with a UCT local council in their area or join with others to form their own. You choose which causes and charities you want to support.

Get Covered

UCT offers a number of affordable insurance and financial protection products. Whether it's accident and life products, dental & vision coverage, or Medicare supplement plans, we offer quality protection for your insurance needs.



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Toll-free: 800.848.0123
www.uct.org

Non-profit financial services and
member-directed community service –
a concept that benefits everyone!

Life Guard 1 Decreasing Term Life Coverage

Protect your family
with dependable and
affordable decreasing
term life coverage

UCT's Life Guard 1

Decreasing term life coverage

Dependable protection

Life Guard 1 is a decreasing term life insurance benefit. In the event of your death, Life Guard 1 will provide your survivors with the full amount of your policy. This is protection you and your family can depend on. Furthermore, we feel it is one of the best values in supplemental life insurance that can be found.

What does Life Guard 1 mean to you?

UCT was founded more than 130 years ago to provide protection for its members and their families.

- **Dependability** – UCT stands behind every policy it issues.
- **Affordability** – UCT operates as a fraternal benefit society with low overhead, so the savings in costs are passed on to you.
- **Ease** – Life Guard 1 is quick to obtain. Just fill out an application form. No medical examination is required for most policies.* You'll receive a copy of your policy to examine for 10 days. The courteous and efficient staff at UCT's Home Office is ready to answer any questions you may have.

* This does not mean you are automatically accepted. You must qualify under UCT's standards of acceptance.

Life Guard 1 Benefits

● If you're married:

Life Guard 1 can provide added protection for your spouse and your dreams. Life Guard 1 can provide money to protect your investment in your home. In the event of your death, the protection of Life Guard 1 will help your family remain independent and self-sufficient. If your spouse is employed, both of you should consider Life Guard 1 because the loss of either of your incomes could disrupt your family's future.

● If you have children:

Your income is crucial to your family. Make sure they are taken care of in the event you're not there. You can provide valuable funds to help support them. This low-cost supplemental plan was specifically developed to help provide additional benefits for the people who depend on you most.

● If you're single:

You may have people depending on you too: family members, creditors or a charitable organization. Make sure your support continues as long as it's needed and that your outstanding bills and debts will be paid.

Life Guard 1 can help!

Life Guard 1 Benefits

AGE	BENEFIT
18-35	\$30,000
36-40	\$20,000
41-45	\$11,000
46-50	\$7,500
51-55	\$4,000
56-60	\$3,000
61-65	\$2,250
66-69	\$1,500

Your Life Guard 1 Premium is \$50

- **Issue ages 18 through 65**
- **Maximum two policies per person**

(Premium does not include local council dues min. \$30)

This is not a statement of contract. To the extent, if any, that this brochure is in conflict with the policy form, the terms and provisions of the latter are controlling.

