

Final Expense *WHOLE LIFE INSURANCE*



**A practical way of
removing one more
worry from your
family's future**

UCT United
Commercial
Travelers

Help protect loved ones from final expenses

Why Final Expense Whole Life Insurance?

No one knows when we or a loved one will die, but we can take steps now to help make sure that burial costs and other final expenses will be covered when the bills come due.



Important Benefits Information

- According to the National Funeral Directors Association, in 2019 the average cost of an adult funeral with viewing and burial was \$9,135. The average cost of a funeral with viewing and cremation can easily exceed \$6,000.*
- Social Security pays \$255, to those who qualify, for funeral and other expenses.

Your family will be responsible for the unpaid balance!

Ideal for covering final expenses, this insurance plan offers a level death benefit with fixed premiums. This permanent plan can give you peace of mind, knowing that your family will not be burdened with burial expenses and other costs of settling your estate. This plan uses a simplified application process that does not normally require any medical examination. Minimum issue amount is \$3,000 with a maximum of \$25,000.

* Source: NFDA News Release, December 19, 2019

The UCT Final Expense Whole Life Plan Features

- Fixed premium rates
- Guaranteed cash values
- Policy loans
- Benefits up to \$25,000
- Ability to change the beneficiary at any time
- Availability from age 40 to 80
- Benefits that can never be reduced or canceled as long as premiums are paid on time

Whole Life Insurance Plan Premiums (Issue Ages 40-80)

UCT provides solid coverage at reasonable rates. We welcome comparison with other coverages.

Mode factors for all plans

All rates shown in this brochure are annual premiums. For other premium modes, your premium due is the annual premium multiplied by number of units of coverage (one unit is \$1,000) plus policy fee, multiplied by a mode factor. To figure your premiums due at each payment:

- For semi-annual, use the mode factor .515
- For quarterly, use the mode factor .2625
- For monthly (EFT*), use the mode factor .08333

* EFT stands for Electronic Funds Transfer, a convenient method of payment by which automatic monthly withdrawals are made from your checking account.

Premiums are payable for life.

If You Have a Question

If you have any questions about this product, please call our Customer Service Department at (800) 848-0123, ext. 1300, or contact your UCT representative:

Whole Life Insurance Plan Premiums per \$1,000 of Insurance

ISSUE AGE	MALE NON-SMOKER	MALE SMOKER	FEMALE NON-SMOKER	FEMALE SMOKER
40	26.79	37.36	20.37	27.83
41	28.22	39.35	21.26	29.18
42	29.65	41.33	22.16	30.53
43	31.07	43.32	23.05	31.88
44	32.50	45.30	23.95	33.23
45	33.93	47.29	24.84	34.58
46	34.93	48.71	26.12	35.77
47	35.93	50.13	27.40	36.96
48	36.93	51.55	28.69	38.15
49	37.92	52.98	29.97	39.34
50	38.92	54.40	31.25	40.53
51	40.57	57.16	32.44	42.70
52	42.22	59.92	33.63	44.87
53	43.87	62.68	34.82	47.04
54	45.52	65.45	36.00	49.20
55	47.17	68.21	37.19	51.37
56	48.87	70.59	38.45	52.55
57	50.58	72.97	39.70	53.73
58	52.28	75.35	40.96	54.91
59	53.99	77.73	42.22	56.09
60	55.69	80.11	43.47	57.27
61	59.20	84.26	46.08	60.10
62	62.70	88.40	48.68	62.94
63	66.20	92.54	51.29	65.77
64	69.71	96.69	53.89	68.61
65	73.21	100.83	56.50	71.45
66	77.01	105.50	60.16	76.01
67	80.80	110.16	63.81	80.57
68	84.60	114.83	67.47	85.13
69	88.39	119.50	71.13	89.69
70	92.19	124.16	74.79	94.26
71	99.34	132.86	80.33	101.71
72	106.50	141.55	85.86	109.16
73	113.66	150.25	91.40	116.61
74	120.82	158.95	96.94	124.06
75	127.97	167.64	102.48	131.52
76	138.63	181.45	111.28	142.66
77	149.28	195.26	120.09	153.81
78	159.94	209.08	128.89	164.96
79	170.59	222.89	137.70	176.10
80	181.25	236.70	146.50	187.25

Annual Policy Fee: \$36

An example premium equation for male non-smoker age 55: Amount of insurance – \$9,500

Premium Per \$1,000		Units		Annual Policy Fee		Mode Factor		Member Dues		Due each Premium
\$47.17	×	9.5	+	\$36	×	none	+	\$30.00	=	\$ 514.12 Annual
						.515	+	\$15.00	=	\$ 264.32 Semi-annual
						.2625	+	\$ 7.50	=	\$ 134.58 Quarterly
						.08333	+	\$ 2.50	=	\$ 42.84 Monthly (EFT)

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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