



AGENT HIGHLIGHTS

Excel LifeValue Survivor UL (SUL)

Excel LifeValue Survivor UL (SUL) issued in certain approved states by either Acacia Life Insurance Company or The Union Central Life Insurance Company is a universal life insurance policy with a death benefit that is payable at the death of the surviving insured. As a current assumption life insurance product, Excel LifeValue SUL can be tailored to protect your clients' estate, preserve their assets, and create a potential stream of income for retirement at a tax favorable advantage.

When properly structured, Excel LifeValue SUL proceeds can provide cash in the form of a death benefit to:

- Help pay estate taxes and other expenses when the second spouse dies.
- Provide liquidity to fund the transfer of a closely held business.
- Fund a trust to create a family legacy that can serve as a source of wealth for several generations.
- Fund a "special needs trust" for a loved one with a disability.

Excel LifeValue SUL provides living benefits through policy loans and partial withdrawals¹ to:

- Provide funds to grow a business.
- Provide supplemental retirement income.

Since Excel LifeValue SUL is based on the 2001 CSO table, illustrations can be run to the younger insured's age 121 and there is no set maturity date.

Issue Ages and Rate Classifications (Age Nearest)²

- 18-75 Preferred Plus Nontobacco
- 18-80 Preferred Nontobacco
- 18-80 Select Nontobacco
- 18-85 Standard Nontobacco
- 18-80 Preferred Tobacco
- 18-85 Standard Tobacco

Specified Amount

\$100,000 minimum for all classes

Death Benefit Options

- Option A - Specified Amount
- Option B - Specified Amount plus Account Value
- Option C - Specified Amount plus premiums paid minus any partial withdrawals

¹Policy loans and partial withdrawals may impact the death benefit amount.

²Joint equal age can't exceed 85

UNIFI[®]

Companies

Ameritas Life, Acacia Life, Union Central Life
and affiliated companies

Acacia Life

Home Office:
7315 Wisconsin Avenue
Bethesda, MD 20814

Administrative Office:
5900 O Street, Lincoln, NE 68510

Union Central

Home Office:
5900 O Street, Lincoln, NE 68510

Administrative Office:
1876 Waycross Road, Cincinnati, OH 45240

www.UNIFIcompanies.com

Surrender Charge

19-year surrender charge period. Per \$1,000 charge varies by issue ages, rate classes and duration.

Net Loan Cost

Zero net cost for loans against policy value in years 6+

Riders:

- Estate Protection³
- Policy Split³
- Term Insurance³ (available on one or both insureds)
- Total Disability Benefit³ (available on one or both insureds)
- Waiver of Monthly Deduction³ (available on one or both insureds)

Compensation

- New Sales (Year 1): First-year commission on Planned Periodic Premium paid up to the target premium is 50%. Additional first year premium receives a 2% commission.
- Renewals (Years 2-10): A 2% renewal commission is paid on all Planned Periodic Premiums or additional premiums (lump sums) paid in years 2 through 10.
- Chargebacks: In the event of a first-year policy termination for reasons other than the death of the insureds, 100% of first-year compensation will be charged back.

Please refer to the Excel LifeValue SUL Agent Guide for further explanation of this product and its features. For more information on Excel LifeValue SUL, call your **UNIFI Companies Sales Support Team at 800-319-6903**.

³Available for an additional charge.

Excel LifeValue Survivor UL (Form 7005) is issued by Acacia Life Insurance Company in approved states, and by The Union Central Life Insurance Company (Form 8714) in Alaska, Maine and New York. Policy and riders may vary and may not be available in all states. Optional provisions and riders may have limitations, restrictions and additional charges. Each UNIFI company is solely responsible for its own financial condition and contractual obligations.

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