

SureCardPremier

A product of **NMIN Alliance** Affinity Group



Universal Life Insurance

Life insurance is one of the basic building blocks for financial security. Along with savings and investments, it creates a solid foundation for financial well being. While it may take time to build an investment portfolio, the full face value of a Universal Life policy is payable if death occurs prematurely – even if only one premium payment is made.

- Flexible Life Insurance protection
- Policy builds cash value
- Earn tax-deferred interest
- Income tax free benefits at death
- You may borrow against your policy

Tax Advantage Benefits

A Universal Life insurance policy through Central United Life Insurance Company (CUL) offers income tax free benefits at death and a method of accumulating tax deferred funds over time (known as cash value). By building cash value, you will have the tax-advantage means of borrowing against the policy.

Universal Life Flexibility

Universal Life policies offer permanent protection for you, the insured, and flexible features not often associated with life insurance, such as the flexibility to change both the amount of insurance and the premium amount to be paid. An increase in your death benefit would require evidence of insurability. See next page for more details.

Death Benefit

Member	\$10,000 to \$100,000
Spouse	\$10,000 to \$25,000
Children	Covered under a Term Rider
	Covers each child and all children.
	Only one spouse may include children coverage if both are eligible employees.

Critical Condition Rider

CUL's Universal Life Insurance Package has an Accelerated Benefit Rider that can be added to your Universal Life insurance policy for an additional premium. The Critical Condition Rider adds living benefits to your policy. These cash benefits are paid directly to you if one of the critical illnesses or incidents listed in the rider occurs.

As a family goes through its life cycle, the need for protection and the ability to afford it changes. Universal Life Insurance helps you adjust to changing needs (births, debts, assets, expenses) and to changing income.

Universal Life can:

- Give your family money to pay debts (college loans, auto, home, medical bills, funeral expenses).
- Create an instant estate so that your loved ones have money to carry on.
- Let children go to college or remain in the family home with your spouse after you are gone.
- Provide the cash to keep a business going.
- Provide an inheritance for a grandchild or donation to a charity.
- Pay estate taxes so that other assets don't have to be sacrificed.
- Create an asset, in the form of cash value, that you can borrow against if needed.
- Provide for final expenses.

Contact:

1-866-910-6646
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Underwritten by Central United Life Insurance Company, Houston, Texas. Universal Life Insurance Plan PDUL99 Series. Refer to the policy for exact details. Product availability and benefits may vary by state.

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OPTIONAL RIDER BENEFITS

Critical Condition Rider

(CIR99 - Primary/Base Policy Insured Only)

The CRITICAL CONDITION RIDER¹ is designed to help survivors of a critical illness by providing a lump sum cash payment when one of the following occurs.²

1. Heart Attack
2. Stroke
3. Life Threatening Cancer
4. Major Organ Transplant
5. Renal (Kidney) Failure
6. Paralysis
7. Loss of Two or More Limbs
8. Loss of Sight (Blindness) in Both Eyes
9. Terminal Illness (less than 12 months)
10. Major Heart Surgery³ (By-Pass, Heart Valve, Aorta Surgery)

Central United gives you a choice of 25%, 50%, 75% or 100% coverage! If one of the listed critical illnesses or incidents occurs, this rider will pay the appropriate percentage of the Universal Life Policy benefit to you, the policy owner. This benefit can help pay insurance deductibles that can mount as a result of a critical illness and help pay everyday expenses such as house payments, utilities, car insurance, college cost, etc.

¹ See Policy/Rider definitions for specifics

² Reduces Future Death Benefit under the Base Policy Form PDUL99 by amount of cash payment

³ Pays 25% of the rider benefit

Covered Spouse Insurance Rider (SPRUL99)

Issue Ages (Spouse): 20-70

Coverage terminates at spouse's age 95 or when base policy terminates. The minimum benefit is \$10,000 up to maximum of \$25,000. Convertible to spouse's age 80 or at death of primary insured. Spouse's signature required if applying for more than \$10,000.

Children Insurance Rider (CRUL99)

Issue Ages of Primary Insured: 20-65

Issue Ages of Children: 15 days to age 17

Benefit: \$1,000 to \$10,000

Covers all primary insured's children until policy anniversary following each child's 25th birthday or the primary insured's age 67. If the primary insured dies, children coverage continues under paid-up term policy without additional premium. Upon termination of this rider, conversion is up to 5 times the benefit amount.

Accidental Death Benefit Rider (ADBRUL99)

(Primary/Base Policy Insured Only)

Issue Ages: 20 to 65

Coverage terminates at annual policy anniversary following the insured's 67th birthday. The minimum benefit is \$10,000 up to 4 times the base benefit not to exceed \$200,000 in all MIG companies.

This benefit shall not be payable if the Insured's death resulted from or was caused by: (1) intentional self-destruction or any attempt thereof; or (2) the commission of or the attempt to commit a felony; or (3) travel or flight in, or descent from, any kind of aircraft which is being operated for any training purpose, or which the Insured is aboard to perform specific duties whether applicable to the operation of the aircraft or not; or (4) war or service in the military, naval or air forces of any country at war. War, as used in this rider, means declared or undeclared war or any conflict between the armed forces of countries or governments or of any coalition of countries or governments through an international organization or otherwise; or (5) the voluntary taking of any drug or narcotic unless prescribed by a physician as medication and taken in accordance with such prescription.

Waiver of Cost of Insurance Rider

(WCOIR99 - Primary/Base Policy Insured Only)

Issue Ages: 20 to 60

Coverage terminates at age 65 (age 67 if benefits are being utilized). Waives the cost of insurance and monthly administrative charges after 6 consecutive months of total disability. Rider does not cover disability resulting from: intentionally self-inflicted injuries, war or act of war, whether declared or undeclared, while insured is in military service of any country.

Contact:

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This is a brief summary of the SureCard Premier Universal Life Insurance Plan offered through Central United Life Insurance Company, Houston, Texas. Refer to your policy/certificate for complete details as limitations and exclusions apply.

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20 Day Right to Examine Policy

You have twenty (20) days to examine the policy and have your premiums refunded.

Additional Policy Provisions

This policy will terminate when: (a) You surrender this policy for its Accumulation Value minus the Surrender Charge and minus any Indebtedness; (b) The Insured dies; (c) The policy reaches the Maturity Date; or (d) There is not sufficient Cash Surrender Value to cover a monthly deduction and the Grace Period ends without payment of required premium. If the Insured dies by suicide, while sane or insane, within two (2) years of the issue date, we will not pay the Insurance Proceeds.

Policy Charges

Premium Expense Charge: 5%
Monthly Administrative Fee: \$5.00
Surrender Charge Based on the "Surrender Charge Factors Per \$1,000" included in each policy. Surrender charges decrease over 15 years from initial policy issue date and over 15 years from each policy increase.

Interest Rate

The current interest rate is guaranteed for one year. The guaranteed minimum interest rate is 3.5%.

Accumulation Value and Cash Value

On every policy monthly anniversary date the following occurs:

1. The accumulation value from the preceding month is credited with one month's interest and with all net premiums received since the preceding monthly anniversary date.
2. The COI for the next month and the monthly administrative charge is deducted.
3. Any withdrawal or partial surrender since the preceding monthly anniversary date are deducted. The cash value equals the accumulation value minus any surrender charge.

Policy Loans and Partial Surrenders

Policy loans are available up to the policy cash value. The policy loan interest rate is 7.4% in advance. Partial surrenders are available up to the policy cash value after the first policy year. There is a \$25 fee for each partial surrender.

Increases and Decreases in Specified Death Benefit Amount

Increases are subject to evidence of insurability and become available after the first policy anniversary. Decreases are available at any time. However, decreases cannot result in a policy with less than the minimum specified death benefit amount nor can the decrease result in the Internal Revenue Code no longer treating insurance proceeds as life insurance. Decreases are subject to surrender charges. Suicide provision applies for two years from date of increase for increased amount only.

Central United Life Insurance Company / Houston, Texas

Product availability and benefits may vary by state.

Central United Life Insurance Company (CUL) specializes in providing insurance to employees on a payroll deduction basis. Since 1963 Central United Life has served its clients with a diverse portfolio of products designed to meet individual needs of employees and their families through the convenience of payroll deduction. Responsive customer service and prompt payment of claims is a constant goal Central United Life strives to achieve for all policyholders and group clients.

CUL has received a secure rating from The A.M. Best Company for more than 20 years. The A.M. Best Company describes secure insurers as "having a strong or good ability long term to meet their obligations to policyholders". They also state: "Insurers classified in the secure rating categories maintain a level of financial strength that is not vulnerable to unfavorable changes in the business, economic or regulatory environment." Ratings within the secure category range from A++ to B+. Central United Life Insurance Company has the B++ rating.

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