

*A decision today can provide  
a secure financial future for  
your loved ones tomorrow*

# Single Premium Whole Life II

*of the ones you love*  
Taking care of the ones you love



FROM THE ORDER OF  
**UNITED  
COMMERCIAL  
TRAVELERS  
OF AMERICA**

[www.uct.org](http://www.uct.org)

*A Fraternal Benefit Society*

Some plans may not be available in your state.  
Underwritten by The Order of United Commercial Travelers of America  
1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, OH 43215-8619

# UCT's Single Premium Whole Life II

*Taking care of the ones you love*

## Why purchase SPWL?

You're building your estate to take care of your children... your grandchildren ... a favorite charity. And you have part of your investments in CDs and Money Market funds — safe and steady, but subject to taxes. Now, simply by reallocating a portion of your assets into UCT's single premium whole life insurance policy, you can increase your estate at once, provide your beneficiaries with an inheritance that's not subject to federal income taxes, and ensure that your beneficiaries will receive a guaranteed death benefit.

## Look at the benefits of UCT's Single Premium Whole Life II

UCT's single premium whole life insurance offers an opportunity to transfer assets to multiple generations, spouse, children and grandchildren, plus the following additional features...

- ◆ **Immediate increase in estate value**
- ◆ **Proceeds pass to beneficiaries free from federal income tax<sup>1</sup>**
- ◆ **Money passes directly to beneficiaries, avoiding probate courts**
- ◆ **Guaranteed<sup>2</sup> lifetime death benefit**
- ◆ **Access to cash value through loans for financial emergencies<sup>3</sup>**
- ◆ **A portion of your death benefit received while living with the Accelerated Death Benefit Rider**



You have worked hard to provide for your loved ones and your own retirement. By planning now you can make a significant impact on the amount you pass on to your loved ones. Certain types of property and assets are taxed *before* being passed to your heirs. Your estate could be reduced substantially by taxes, probate costs, and legal fees. UCT's single premium whole life insurance may be the answer.

By reallocating a portion of your assets into UCT's single premium whole life insurance policy you can increase the size of your estate at the time of your death, and have peace of mind knowing that the death benefit is not subject to the cost and delays of probate.

## How can UCT's Single Premium Whole Life II help?

*Female, Age 65, Non-Tobacco*

<b>Current Portfolio</b>	<b>Current Portfolio with UCT's SPWL</b>
\$ 50,000 in Certificate of Deposit	\$ 99,601 in UCT's SPWL Insurance Policy
\$ 15,000 in Money Market Funds	\$ 15,000 in Money Market Funds
\$ 25,000 in Mutual Funds	\$ 25,000 in Mutual Funds
\$ 10,000 in Savings/Checking Account	\$ 10,000 in Savings/Checking Account
<b>\$100,000 Total Estate at Death</b>	<b>\$ 149,601 Total Estate at Death</b>

By moving \$50,000 from the the certificate of deposit and purchasing a UCT single premium whole life insurance policy, the estate available to your loved ones at your death increases by 49%.

# Single Premium Whole Life Insurance

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## UCT's Single Premium Whole Life insurance provides living benefits as well...

### Accelerated Death Benefit

The **Accelerated Death Benefit Rider** (form ADB Rdr-08) included in UCT's single premium whole life insurance policy allows you to receive a portion of your life insurance benefits if you become terminally ill. In the event that you suffer a catastrophic illness, these benefits are paid to you while you are living, provided that you qualify for them as defined in the policy. These benefits may be applied to:

- ◆ Terminal illness
- ◆ Qualified nursing home confinement
- ◆ Qualified home health care/extended care

Receiving a benefit under the rider will reduce the cash value of the policy and may affect your tax situation.<sup>1</sup>

### Liquidity Feature

You may borrow from the cash value of the policy. Loans may be taken at a fixed interest rate, payable in advance. Any unpaid loans, along with accumulated interest, will be deducted from the proceeds at death or if the policy is surrendered prior to death. Within contractual limitations, there is a maximum value that can be borrowed that is less than the total cash value of the policy.

### Additional Benefits

- ◆ Protection for your lifetime
- ◆ Guaranteed death benefits and cash values<sup>2</sup>
- ◆ Upon policy issue, your estate increases immediately
- ◆ Creates additional wealth that no other asset can accomplish
- ◆ Death benefits are federal income-tax free to the beneficiary
- ◆ One single premium – eliminate the worry of annual or monthly premiums
- ◆ Minimum face amount: \$5,000  
Maximum face amount – Ages 45-65: \$250,000;  
Ages 66-85: \$150,000; subject to Home Office approval

### Who is eligible for UCT's single premium whole life insurance?

- ◆ Individuals between the ages of 45 and 85
- ◆ Individuals who want to maximize the size of their estate
- ◆ Individuals that have accumulated assets specifically to leave to their children, grandchildren or a favorite charity
- ◆ Individuals that currently own CDs, annuities, money market instruments, and securities
- ◆ Qualification is based upon the completion of an application and answering health questions



There is a \$100 one time policy fee.

This brochure is not intended to be all-inclusive of policy information. Please see the policy form for complete details.

<sup>1</sup> The information in this brochure is not intended as legal or tax advice. Each individual's tax situation is different. We recommend you consult with a qualified tax advisor or attorney regarding your individual tax issues.

<sup>2</sup> Guarantees are subject to the claims paying ability of the issuing company.

<sup>3</sup> Policy loans will reduce the death benefit.

# About The Order of United Commercial Travelers of America

- ◆ **Strong Reputation** – UCT has more than a century's worth of experience serving members just like you across North America. Founded in 1888 to provide insurance protection and friendship to traveling salesmen, UCT remains dedicated to its commitment of offering reasonably priced insurance products and fraternal benefits to members from all walks of life and their families.
- ◆ **Prompt, Professional Service** – Our policyholders enjoy fast and friendly service from our Home Office team, with claims paid promptly to your beneficiaries. Should you ever have a question or concern, our customer service specialists are just a toll-free telephone call away. Call them weekdays at **(800) 848-0123, ext. 300**, from **8 a.m. to 4:30 p.m. Eastern Standard Time**.
- ◆ **Membership Benefits** – UCT is a fraternal benefit society. In return for being exempt from federal taxes, we provide extra benefits to our members and support a variety of charitable causes in communities throughout North America. You'll be assigned to a council in your area, in which you can become involved. Membership benefits include benevolent and disaster relief funds; health screening and prescription discounts; car rental and hotel discounts; theme park discounts; and vitamin and mineral supplement discounts.



## *Your UCT Agent Is:*

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***UCT Gives You Peace of Mind Coverage Plus the Fraternal Advantage!***



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1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, Ohio 43215-8619  
(614) 487-9680 • Toll-free: (800) 848-0123 • FAX: (614) 487-9675 • [www.uct.org](http://www.uct.org)