

SERFF Tracking Number: UNFG-126131958 State: Arkansas
Filing Company: United Life Insurance Company State Tracking Number: 42261
Company Tracking Number: LIU-105 & 110 (9-09)
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 5 and 10 Pay Whole Life
Project Name/Number: /

Filing at a Glance

Company: United Life Insurance Company

Product Name: 5 and 10 Pay Whole Life

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate
Premium - Single Life

Filing Type: Form

SERFF Tr Num: UNFG-126131958 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 42261

Co Tr Num: LIU-105 & 110 (9-09) State Status: Approved-Closed

Author: Joanne Young

Date Submitted: 05/01/2009

Reviewer(s): Linda Bird

Disposition Date: 05/11/2009

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: 09/01/2009

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/11/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/11/2009

Created By: Joanne Young

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Joanne Young

Filing Description:

LIU-105 (9-01) 5 Pay Whole Life Policy

LIU-110 (9-01) 10 Pay Whole Life Policy

We are filing these two new ordinary life policies for approval. The text in the two policies is identical. The only difference is the dec pages; the number of years premiums are payable is 5 or 10.

Previously approved rider that will be added to policies with a face amount of \$50,000 or more:

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Product Name: 5 and 10 Pay Whole Life
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 LIU-557 (8-04) Accelerated Death Benefit Rider

Previously approved optional rider that can be added to the policies:
 LIU-8 (5-05) Disability Waiver of Premium Rider

Company and Contact

Filing Contact Information

Joanne Young, Analyst jyoung@unitedfiregroup.com
 118 2nd Ave SE 319-286-2620 [Phone]
 PO Box 73909 319-286-2570 [FAX]
 Cedar Rapids, IA 52407-3909

Filing Company Information

United Life Insurance Company CoCode: 69973 State of Domicile: Iowa
 118 2nd Ave SE Group Code: 248 Company Type: Life
 PO Box 73909 Group Name: United Fire Group State ID Number:
 Cedar Rapids, IA 52407-3909 FEIN Number: 42-6061188
 (319) 399-5700 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 X 2 policies = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Life Insurance Company	\$100.00	05/01/2009	27586861

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/11/2009	05/11/2009

SERFF Tracking Number: UNFG-126131958 *State:* Arkansas
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Disposition

Disposition Date: 05/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	5 Pay Whole Life Policy		Yes
Form	10 Pay Whole Life Policy		Yes

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Form Schedule

Lead Form Number: LIU-105 (9-01)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LIU-105 (9-09)	Policy/Contract	Cont 5 Pay Whole Life Fraternal Policy Certificate	Initial		0.000	LIU-105 (9-09).pdf
	LIU-110 (9-09)	Policy/Contract	Cont 10 Pay Whole Life Fraternal Policy Certificate	Initial		0.000	LIU-110 (9-09).pdf



UNITED LIFE INSURANCE COMPANY

A Legal Reserve Stock Life Insurance Company

118 Second Avenue S.E.
Cedar Rapids, Iowa 52401
800-637-6318

This telephone number, 800-637-6318, is available for policyholders to present inquiries or obtain information about coverage and to provide assistance in resolving complaints.

UNITED LIFE INSURANCE COMPANY will pay the death benefit proceeds of this policy to the beneficiary, subject to the provisions herein, upon receipt of proof of the insured's death prior to the termination of this policy. The death benefit proceeds are defined in Section V. We also will provide the other rights and benefits of this policy.

READ YOUR POLICY CAREFULLY. This is a legal contract between you and United Life Insurance Company. If there is a question, or if there is a claim, contact your representative or our Home Office.

RIGHT TO CANCEL -- This policy may be canceled by delivering or mailing a written notice to our agent or to us at our Home Office at United Life Insurance Company, 118 2nd Avenue S.E., P.O. Box 73909, Cedar Rapids, Iowa 52401, and returning the policy before midnight of the 30th day after the date the policy was received. Notice given by mail and return of the policy by mail are effective on being postmarked, properly addressed and postage prepaid. We will return the payment made for this policy within ten days after we receive notice of cancellation and the returned policy.

Signed at our Home Office in Cedar Rapids, Iowa on the policy date.



Secretary



President

WHOLE LIFE INSURANCE
Death Benefit Payable at Death of Insured
Premiums Payable as Scheduled in Section I
Nonparticipating

Your policy contains the following sections:

	Page		Page
Data Page	3	Loans	11
Table of Guaranteed Values	4	Loan Value.....	11
Settlement Options Monthly Income Tables	5	Cash Loans.....	11
Definitions	6	Interest.....	11
Death Benefit	7	Repayment.....	11
Death Benefit Proceeds Defined.....	7	Termination.....	11
Suicide.....	7	Settlement Options	12
Payment of Proceeds.....	7	General.....	12
Premiums	7-8	Conditions.....	12
Payment.....	7	Options.....	12
Frequency.....	8	Settlement Option Agreement.....	12
Grace Period.....	8	Proof of Age and Survival.....	12
Nonpayment of Premiums.....	8	General Provisions	13-14
Automatic Premium Loan.....	8	The Contract.....	13
Reinstatement.....	8	Owner.....	13
Cash Value, Surrender Value	9	Change of Owner.....	13
Cash Value.....	9	Beneficiary.....	13
Basis of Cash Value.....	9	Change of Beneficiary.....	14
Surrender Value.....	9	Assignment.....	14
Cash Surrender.....	9	Incontestability.....	14
Options At Lapse	10	Misstatement of Age.....	14
Options Defined.....	10	Termination.....	14
Option 1, Reduced Paid-Up Life Insurance.....	10	Conformity.....	14
Option 2, Extended Term Insurance.....	10	Nonparticipation.....	14

UNITED LIFE INSURANCE COMPANY

SECTION I

DATA PAGE

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

OWNER: [JOHN DOE]

POLICY NUMBER: [Sample]

POLICY DATE: [04/30/2009]

PREMIUM CLASS: [SELECT]

TOTAL PREMIUM AT ISSUE:

ANNUAL: \$[1,628.00]
SEMIANNUAL: [846.56]
SEMIANNUAL PAC: [814.00]
QUARTERLY: [431.42]
QUARTERLY PAC: [407.00]
MONTHLY: [146.52]
MONTHLY PAC: [135.67]

EFFECTIVE ANNUAL INTEREST RATE FOR REINSTATEMENT: 6.00%

EFFECTIVE ANNUAL INTEREST RATE FOR LOANS: 8.00%

BENEFICIARY: AS STATED IN THE ATTACHED APPLICATION FOR THIS POLICY UNTIL CHANGED AS STATED IN THE LATEST OF ANY ATTACHED DESIGNATION OF BENEFICIARY FORMS. THE BENEFICIARY MAY BE CHANGED IN ACCORDANCE WITH POLICY PROVISIONS.

SCHEDULE OF BENEFITS AND PREMIUMS

	AMOUNT	ANNUAL PREMIUM	PREMIUMS PAYABLE
5 PAY LIFE	[\$100,000]	[\$1,605.00]	5 YEARS
[DISABILITY WAIVER OF PREMIUM]		[\$23.00]	[5 YEARS]

OPTION TO PROVIDE FOR ACCELERATION OF DEATH BENEFIT

SECTION II

POLICY GUARANTEES

TABLE OF GUARANTEED VALUES

THE GUARANTEED VALUES FOR THIS POLICY ARE SHOWN IN THE TABLE BELOW. VALUES ARE FOR A POLICY WITHOUT ANY INDEBTEDNESS. VALUES ASSUME PREMIUMS ARE PAID TO THE END OF THE POLICY YEAR INDICATED.

VALUES AT ANY OTHER POLICY ANNIVERSARY WILL BE FURNISHED UPON REQUEST.

VALUES AT ANY TIME DURING A POLICY YEAR WILL BE DETERMINED WITH ALLOWANCE FOR THE PART OF THE YEAR FOR WHICH PREMIUMS ARE PAID. CASH VALUES WITHIN 30 DAYS AFTER A POLICY ANNIVERSARY SHALL NOT BE LESS THAN THE CASH VALUE ON SUCH POLICY ANNIVERSARY.

END OF POLICY YEAR	CASH VALUE	PAID-UP INSURANCE	EXTENDED TERM INSURANCE	
			YEARS	DAYS
1	\$0.00	\$0	0	0
2	0.00	0	0	0
3	1,177.00	7,200	8	105
4	2,478.00	14,500	14	197
5	3,839.00	21,500	18	290
6	5,260.00	28,200	21	324
7	6,741.00	34,700	24	51
8	8,285.00	40,900	25	360
9	9,891.00	46,800	27	202
10	11,563.00	52,500	28	309
11	13,302.00	58,000	29	345
12	15,113.00	63,300	30	328
13	17,004.00	68,400	31	268
14	18,983.00	73,400	32	178
15	21,052.00	78,200	33	80
16	23,212.00	82,800	33	359
17	25,464.00	87,300	34	318
18	27,810.00	91,700	36	4
19	30,251.00	95,900	37	327
20	32,788.00	100,000	0	0
AGE 121	100,000.00	100,000	0	0

BASIS OF GUARANTEED VALUES

ALL COMPUTATIONS INVOLVING GUARANTEED VALUES ARE BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY AGE LAST BIRTHDAY ULTIMATE MORTALITY TABLE, SEX DISTINCT FOR ISSUE AGES 0-17, SEX DISTINCT AND SMOKER DISTINCT FOR ISSUE AGES GREATER THAN 17. THE INTEREST RATE IS 5% PER YEAR. DEATH BENEFITS ARE ASSUMED TO BE PAID AT THE END OF THE YEAR. PREMIUMS ARE ASSUMED TO BE PAID ANNUALLY AT THE BEGINNING OF THE YEAR.

SECTION III

**SETTLEMENT OPTIONS
MONTHLY INCOME TABLES**

OPTION 1. INSTALLMENTS FOR A FIXED PERIOD. We will pay a monthly, quarterly, semiannual or annual income for a fixed number of installments. The amount of each installment is based on a rate of interest of 2.5% per annum. If the payee dies before all installments have been paid, the remaining installments will be paid to the beneficiary of this settlement option. The amount of annual or monthly income per \$10,000 of proceeds is:

Years	----- INSTALLMENTS -----	
<u>Payable</u>	<u>Annual</u>	<u>Monthly</u>
5	\$2,099.97	\$176.98
6	1,771.22	149.28
7	1,536.54	129.50
8	1,360.66	114.68
9	1,223.97	103.16
10	1,114.72	93.95
15	787.97	66.41
20	625.83	52.74

Amounts for other durations or frequencies will be furnished upon request.

OPTION 2. LIFE ANNUITY WITH PERIOD CERTAIN. We will pay a monthly income to one specified payee for a specified period of 10 or 20 years. We will continue the monthly payments after the expiration of the specified period as long as that payee is alive. If that payee dies before the expiration of the specified period, monthly payments for the remainder of the specified period will be paid to the beneficiary of this settlement option. The amount of monthly income per \$10,000 of proceeds is:

----- LIFE ANNUITY WITH PERIOD CERTAIN -----				
	10 Years		20 Years	
<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
45	\$34.72	\$32.78	\$34.19	\$32.51
50	37.64	35.29	36.72	34.81
55	41.32	38.49	39.67	37.59
60	46.05	42.63	42.95	40.88
65	52.14	48.04	46.29	44.53
70	59.64	55.14	49.18	48.04

Amounts for other ages will be furnished upon request.

OPTION 3. INSTALLMENTS FOR A FIXED AMOUNT. We will make equal payments every one, three, six or twelve months as chosen. The payments will continue until the proceeds applied together with interest at the rate of at least 2.5% a year on the unpaid balance are fully paid. The final payment will be any balance equal to or less than one payment. If the payee dies before all installments have been paid, the remaining balance, including accrued interest, will be paid to the beneficiary of this settlement option.

OPTION 4. PROCEEDS AT INTEREST. We will pay interest annually on the proceeds retained at the rate of at least 2.5% per annum. At the death of the payee we will pay the principal and any accrued interest to the beneficiary of this settlement option.

SECTION IV

DEFINITIONS

YOU or **YOUR** means the owner of this policy. The owner is as shown in Section I, unless later changed as provided in this policy. The owner may be someone other than the insured.

WE, OUR or **US** means United Life Insurance Company a legal reserve stock life insurance company.

The **INSURED** is the person named as the insured in Section I.

The **PAYEE** is any person who has the right to receive the proceeds according to the provisions of Section X.

The **BENEFICIARY** is the person who has a right to receive the death benefit proceeds.

The **POLICY** is this basic document plus any amendments or endorsements, not including the application or any riders.

A **RIDER** is an attachment to the policy. It provides additional benefits.

The **CONTRACT** is this policy, together with the application and any riders.

AGE means the age of the insured on his or her last birthday.

The **POLICY DATE** is the date this policy goes into effect. It is shown in Section I.

Policy **YEARS, ANNIVERSARIES** and **MONTHS** are measured from the policy date shown in Section I. Policy anniversary means the same month and day as the policy date for each year the policy remains in force. The first policy year begins on the policy date and ends at 11:59 p.m. on the day prior to the first policy anniversary. Subsequent policy years begin on a policy anniversary and end at 11:59 p.m. on the day prior to the next policy anniversary.

WRITTEN NOTICE means information received at our Home Office. Such information must be written, signed by you, and acceptable to us.

IN FORCE means the insured's life remains insured under the terms of this policy. This policy is in effect.

TERMINATED means the insured's life is no longer insured under any of the terms of this policy. This policy is no longer in effect.

SECTION V

DEATH BENEFIT

1. DEATH BENEFIT PROCEEDS DEFINED

The value of the death proceeds is determined as of the date of the insured's death. It consists of:

- a. the benefit amount as shown in Section I; plus
- b. any premium paid beyond the policy month immediately following the date of the insured's death; minus
- c. any premium due; minus
- d. any indebtedness.

2. SUICIDE

If the insured dies by suicide within two years of the policy date (except one year in Colorado and North Dakota and elsewhere as required by law) the only amount payable to the beneficiary will be the sum of the premiums paid.

3. PAYMENT OF PROCEEDS

The death benefit proceeds will be paid to the beneficiary within two months (within 45 days in Wyoming) after we receive proof of the insured's death. The proceeds will be paid in a single sum unless a settlement option has been selected. All payments by us are payable at our Home Office.

Interest will accrue on death benefit proceeds from the date of the insured's death to the date of payment. The rate of such interest will be determined by us, (in Texas this will be the rate at which interest accrues on the proceeds that are left on deposit with the company), but never less than the rate required by law. In Montana, interest will be paid as required by Montana law.

SECTION VI

PREMIUMS

4. PAYMENT

Premiums are payable in the amount and for the period shown in Section I. or until the prior death of the insured. The first premium is due as of the policy date and must be paid to place this policy in force. All premiums after the first are payable on or before the date they are due and are payable at Our Home Office (or in Kansas to an agent of the company). We will furnish a receipt (in Texas, signed by an officer) upon request.

5. FREQUENCY

You may pay your premiums once a year, twice a year, four times a year, or twelve times a year. These premiums are shown in your policy as the annual, semiannual, quarterly or monthly premiums.

Premium due dates are determined by the frequency you select:

- a. Annual premiums are due on the first day of each policy year;
- b. Semiannual premiums are due on the first day of each policy year and every 6 months thereafter;
- c. Quarterly premiums are due on the first day of each policy year and every 3 months thereafter;
- d. Monthly premiums are due on the same day in each calendar month as the day in the policy date.

You may change the frequency of your premium payment with our approval. Our acceptance of a premium at a new payment frequency will constitute a change to that frequency for future premiums. We will not accept the partial payment of a due premium.

6. GRACE PERIOD

You are allowed a grace period of 31 days for the payment of all premiums after the first premium. This means that if a premium is not paid on or before the date it is due, you may pay that premium during the 31-day period immediately following the due date. During this grace period your policy continues in force. If the insured should die during the grace period, the amount of any due and unpaid premium will be deducted from the proceeds.

7. NONPAYMENT OF PREMIUMS

If any premium due is unpaid at the end of the grace period, your policy will lapse. If your policy has a net surrender value and the Automatic Premium Loan provision in Section VI is in effect, we will apply it. Otherwise, we will exercise the Options At Lapse provision in Section VIII. If there is no net surrender value, this policy will terminate.

8. AUTOMATIC PREMIUM LOAN

We will pay a premium which remains unpaid at the end of a grace period with an automatic premium loan. We will do this only if you have requested this option; and provided one of the options in the Options At Lapse provision in Section VIII is not in effect. Your policy must have sufficient loan value to pay the loan interest, if any, and to pay the applicable premium.

We will change the frequency of premium payment in order to pay a premium by automatic premium loan. However, if at any premium due date the maximum loan value is insufficient to pay at least a monthly premium; the Options At Lapse provision in Section VIII will apply.

By written notice you may revoke or request the automatic premium loan option at any time.

9. REINSTATEMENT

The policy and any attached riders may be reinstated within five years after termination subject to our approval and the following requirements:

- a. your written notice to reinstate the policy;
- b. evidence of insurability satisfactory to us;
- c. payment of all past due premiums on your policy;
- d. payment of interest at the rate shown in Section I on all past due premiums; and
- e. payment of reinstatement of indebtedness, including interest thereon.

SECTION VII

CASH VALUE, SURRENDER VALUE

10. CASH VALUE

This policy has a guaranteed value. This is the cash value. Cash values are shown in the Table Of Guaranteed Values in Section II.

11. BASIS OF CASH VALUES

Guaranteed cash values are calculated according to the Standard Nonforfeiture method on the basis described in Section II. A detailed statement of the method of computation has been filed with the insurance supervisory official of each state in which we are licensed. Guaranteed values are in all cases equal to or greater than those required by law.

12. SURRENDER VALUE

This policy has value which is available during the insured's lifetime. This is the surrender value. The surrender value is the cash value minus any indebtedness.

13. CASH SURRENDER

You may terminate this policy and receive the surrender value. We will require written notice. We may defer the payment of the surrender value for not more than six months and only after making written request and receiving written approval from the commissioner. If payment is postponed for more than 31 days, we will pay you interest at the rate of 4% per annum for the period payment is deferred. In Florida, interest will be paid according to state law.

In Indiana, if the policy is surrendered within thirty (30) days of a policy anniversary, the cash surrender value will not be less than the cash surrender value on that policy anniversary.

In Texas, the cash surrender value within 60 days of default must be the cash surrender value on that date. And the cash value within 30 days after a policy anniversary will not be less than the present value of future guaranteed benefits on that anniversary.

In Utah, a request for payment of values will be processed within 20 days.

SECTION VIII

OPTIONS AT LAPSE

14. OPTIONS DEFINED

If a premium is unpaid at the end of the grace period and this policy has a net surrender value, and if the Automatic Premium Loan provision in Section VI is not effective, this provision will apply. You may surrender this policy for cash or elect one of the following options. We will require written notice. Such election must be made within 90 days after the due date of such premium. If you make no election, we will automatically exercise Option 1 as the premium due date.

OPTION 1. REDUCED PAID-UP LIFE INSURANCE. You may continue this policy as nonparticipating reduced paid-up life insurance. This insurance will be payable at the same time and under the same condition as this policy. The net surrender value will be used as a single premium at the insured's attained age to determine the amount of reduced paid-up insurance. The amount of reduced paid-up insurance will be calculated on the basis stated in the Basis of Guaranteed Values provision in Section II. The reduced paid-up insurance will have cash and loan values. It may be surrendered at any time for its cash value less any indebtedness.

OPTION 2. EXTENDED TERM INSURANCE. You may continue this policy as nonparticipating extended term insurance. The amount of extended term insurance will be:

- a. the death benefit of this policy at the time this option is effective; less
- b. any indebtedness.

The net surrender value will be used as a single premium at the insured's attained age to determine the period of such extended term insurance. The extended term period will be calculated on the basis stated in the Basis of Guaranteed Values provision in Section II. The extended term insurance will have cash but no loan values. It may be surrendered at any time for its cash value.

SECTION IX

LOANS

15. LOAN VALUE

The maximum loan value is the amount which, with interest to the end of the policy year, will not exceed the surrender value.

16. CASH LOANS

While this policy is in force you may obtain a cash loan at any time your policy has a loan value. Upon written notice, we will send you a loan agreement for your signature. This policy is the sole security for the loan.

We have the right to delay making a cash loan for up to six months after the date the loan is requested, except when the request is made to pay premiums on any other policy with us.

A policy loan and any loan interest thereon constitute an indebtedness against the policy.

17. INTEREST

Interest on loans accrues at the annual rate shown in Section I, (in Arkansas, not more than 8% or as required by law). Interest is due and payable at the end of the policy year. Any interest not paid when due is added to the loan principal and bears interest at the same rate.

18. REPAYMENT

You may repay all or part of a policy loan at any time while the insured is alive. Any loan repayment must be at least \$25.00.

19. TERMINATION

If this policy has a loan and if the indebtedness at any time exceeds the cash value, your policy terminates. We will mail notice to your last known address and to any assignee on record at least 31 days before such termination.

SECTION X

SETTLEMENT OPTIONS

20. GENERAL

Normally at the insured's death the proceeds of the policy are paid in a single sum. However, prior to the insured's death, you may select any other form of settlement which may be mutually agreed upon with us, unless the previous choice provides otherwise.

If no settlement option has been selected at the insured's death, the beneficiary may make such a selection.

A person named to receive payments under an option is a payee under the option. A payee must be a natural person receiving payments in his or her own right.

21. CONDITIONS

A choice of a settlement option must be in writing in a form approved by us. Our consent is needed for a settlement option to be used for any payee under any of these conditions:

- a. The payee is not a natural person.
- b. The proceeds to be applied to the option are less than \$5,000.
- c. Each payment to the payee would be less than \$100.

22. OPTIONS

You may select one of the options in Section III. In addition, you may select any other option, or combination of options, which is agreeable to us.

We may, at the time a settlement option is exercised under Options 1 or 2, provide a monthly income in excess of that guaranteed in Section III. The amount will never be less than the amount which could be purchased under a comparable single premium immediate annuity which we offer at that time.

In addition to the payment guaranteed under Options 3 and 4, excess interest may be paid or credited from time to time at such rate as our Board of Directors shall declare.

23. SETTLEMENT OPTION AGREEMENT

We will issue a settlement option agreement on the date of settlement. It will show the rights and benefits of the payee under the settlement option elected. The agreement will include provisions regarding withdrawal rights and the payment of proceeds remaining at the death of the payee. So far as permitted by law, no amount payable under these settlement options shall be assigned or pledged or subject to the claims of creditors of the payee.

24. PROOF OF AGE AND SURVIVAL

Before making payments under Option 2, we may require satisfactory proof of the age and sex of the person on whose life payments are based. If payment under an option depends on survival of the payee, we may require satisfactory evidence that the payee is living when the payment becomes due.

SECTION XI

GENERAL PROVISIONS

25. THE CONTRACT

This contract is issued in consideration of:

- a. your application
- b. the payment of premiums; and
- c. the policy and rider provisions.

The entire contract consists of:

- a. this policy;
- b. any additional benefits provided by rider;
- c. the attached application; and
- d. any required medical examination or declaration of insurability.

All statements made in the application are representations and not warranties. We cannot use any statement to invalidate the policy nor to defend against a claim unless that statement is contained in the written application.

No agent or person other than the President or Secretary has the authority to change or modify this policy or waive any of its provisions.

26. OWNER

The owner is the person named in Section I. While the insured is alive, the rights and privileges contained in this policy may be exercised only by you, the owner. This includes but is not limited to the right to change the ownership and beneficiary designation. You can exercise those rights by making written request in a form satisfactory to us.

27. CHANGE OF OWNER

You may transfer ownership at any time during the insured's lifetime. To make a transfer, we must receive a written request at our Home Office. It will be effective on the date the transfer was signed or on the date it was received at the Home Office if no date appears on the transfer. A transfer of ownership will be subject to any payment made or action taken by us before the transfer is received.

If you are not the insured and you die before the insured dies, the ownership of this policy will pass to the "contingent owner" named in the application; or, if none, to the insured.

28. BENEFICIARY

The beneficiary:

- a. will receive the proceeds when the insured dies;
- b. is named in the application for this policy; and
- c. may be changed by the owner. The change is subject to the terms shown in the Change of Beneficiary provision.

If not otherwise provided:

1. The interest of any beneficiary who dies before the insured will pass to any other beneficiaries according to their interests.
2. If no beneficiary survives the insured, the proceeds will be paid to the owner, if living. If the owner is not living, the proceeds will be paid to the owner's estate.

29. CHANGE OF BENEFICIARY

The owner may change the beneficiary designation:

- a. while the insured is alive; and
- b. if the prior designation does not prohibit such a change. Consent of an irrevocable beneficiary or assignee must be received before a change can be made.

A change will revoke any prior designation. We will record the change. The change is effective as of the date you signed it; or, if no date appears on the designation, on the date we received it. We have the right to require that you send us this policy so we can record the change.

30. ASSIGNMENT

An assignment of this policy will not be binding on us unless:

- a. it is in writing; and
- b. it is received by us at our Home Office.

We will not be responsible for the validity of any assignment. We reserve the right to require this policy for endorsement of any assignment.

31. INCONTESTABILITY

Except for nonpayment of premiums, we cannot contest this policy after it has been in force during the lifetime of the insured for two years from the policy date.

If this policy is reinstated, it will be contestable during the lifetime of the insured for two years (except one year where required by law) from the effective date of reinstatement. Any contest will be based only on statements made in the application for reinstatement, unless reinstatement occurs within the first two policy years. In that case, we may also use the statements contained in the application.

32. MISSTATEMENT OF AGE

If the issue age or sex of the insured is not correctly shown in Section I, we will adjust the death benefit. The amount will be based upon what the premiums paid would have purchased according to the insured's correct issue age, sex and premium class. In Montana, adjustments are based only on the correct age and not based on the sex of the insured.

33. TERMINATION

The policy will terminate:

- a. when we receive written notice to terminate; or
- b. when the insured dies; or
- c. when any indebtedness exceeds the cash value; or
- d. if the policy lapses and there is no net surrender value; or
- e. at the end of any extended term insurance period.

In Kansas, unearned premium will be refunded according to state law.

34. CONFORMITY

This policy is subject to the laws of the state in which the application was signed. If part of it does not follow that law, it will be treated as if it does. In Ohio and Utah, this policy is subject to the law of the state in which the policy is delivered.

35. NONPARTICIPATION

This policy does not pay dividends or otherwise share in the profits of the company.



UNITED LIFE INSURANCE COMPANY

A Legal Reserve Stock Life Insurance Company
118 Second Avenue S.E.
Cedar Rapids, Iowa 52401
800-637-6318

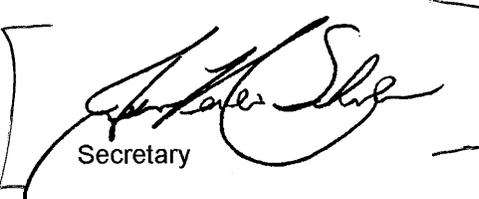
This telephone number, 800-637-6318, is available for policyholders to present inquiries or obtain information about coverage and to provide assistance in resolving complaints.

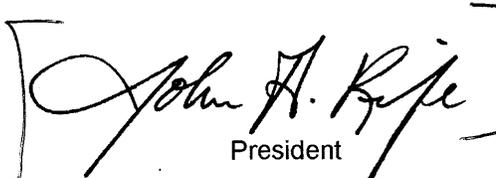
UNITED LIFE INSURANCE COMPANY will pay the death benefit proceeds of this policy to the beneficiary, subject to the provisions herein, upon receipt of proof of the insured's death prior to the termination of this policy. The death benefit proceeds are defined in Section V. We also will provide the other rights and benefits of this policy.

READ YOUR POLICY CAREFULLY. This is a legal contract between you and United Life Insurance Company. If there is a question, or if there is a claim, contact your representative or our Home Office.

RIGHT TO CANCEL -- This policy may be canceled by delivering or mailing a written notice to our agent or to us at our Home Office at United Life Insurance Company, 118 2nd Avenue S.E., P.O. Box 73909, Cedar Rapids, Iowa 52401, and returning the policy before midnight of the 30th day after the date the policy was received. Notice given by mail and return of the policy by mail are effective on being postmarked, properly addressed and postage prepaid. We will return the payment made for this policy within ten days after we receive notice of cancellation and the returned policy.

Signed at our Home Office in Cedar Rapids, Iowa on the policy date.


Secretary


President

WHOLE LIFE INSURANCE
Death Benefit Payable at Death of Insured
Premiums Payable as Scheduled in Section I
Nonparticipating

Your policy contains the following sections:

	Page		Page
Data Page	3	Loans	11
Table of Guaranteed Values	4	Loan Value.....	11
Settlement Options Monthly Income Tables	5	Cash Loans.....	11
Definitions	6	Interest.....	11
Death Benefit	7	Repayment.....	11
Death Benefit Proceeds Defined.....	7	Termination.....	11
Suicide.....	7	Settlement Options	12
Payment of Proceeds.....	7	General.....	12
Premiums	7-8	Conditions.....	12
Payment.....	7	Options.....	12
Frequency.....	8	Settlement Option Agreement.....	12
Grace Period.....	8	Proof of Age and Survival.....	12
Nonpayment of Premiums.....	8	General Provisions	13-14
Automatic Premium Loan.....	8	The Contract.....	13
Reinstatement.....	8	Owner.....	13
Cash Value, Surrender Value	9	Change of Owner.....	13
Cash Value.....	9	Beneficiary.....	13
Basis of Cash Value.....	9	Change of Beneficiary.....	14
Surrender Value.....	9	Assignment.....	14
Cash Surrender.....	9	Incontestability.....	14
Options At Lapse	10	Misstatement of Age.....	14
Options Defined.....	10	Termination.....	14
Option 1, Reduced Paid-Up Life Insurance.....	10	Conformity.....	14
Option 2, Extended Term Insurance.....	10	Nonparticipation.....	14

UNITED LIFE INSURANCE COMPANY

SECTION I

DATA PAGE

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

OWNER: [JOHN DOE]

POLICY NUMBER: [Sample]

POLICY DATE: [04/30/2009]

PREMIUM CLASS: [SELECT]

TOTAL PREMIUM AT ISSUE:

ANNUAL:	\$[1,628.00]
SEMIANNUAL:	[846.56]
SEMIANNUAL PAC:	[814.00]
QUARTERLY:	[431.42]
QUARTERLY PAC:	[407.00]
MONTHLY:	[146.52]
MONTHLY PAC:	[135.67]

EFFECTIVE ANNUAL INTEREST RATE FOR REINSTATEMENT: 6.00%

EFFECTIVE ANNUAL INTEREST RATE FOR LOANS: 8.00%

BENEFICIARY: AS STATED IN THE ATTACHED APPLICATION FOR THIS POLICY UNTIL CHANGED AS STATED IN THE LATEST OF ANY ATTACHED DESIGNATION OF BENEFICIARY FORMS. THE BENEFICIARY MAY BE CHANGED IN ACCORDANCE WITH POLICY PROVISIONS.

SCHEDULE OF BENEFITS AND PREMIUMS

	AMOUNT	ANNUAL PREMIUM	PREMIUMS PAYABLE
10 PAY LIFE	[\$100,000]	[\$1,605.00]	10 YEARS
[DISABILITY WAIVER OF PREMIUM]		[\$23.00]	[10 YEARS]

OPTION TO PROVIDE FOR ACCELERATION OF DEATH BENEFIT

SECTION II

POLICY GUARANTEES

TABLE OF GUARANTEED VALUES

THE GUARANTEED VALUES FOR THIS POLICY ARE SHOWN IN THE TABLE BELOW. VALUES ARE FOR A POLICY WITHOUT ANY INDEBTEDNESS. VALUES ASSUME PREMIUMS ARE PAID TO THE END OF THE POLICY YEAR INDICATED.

VALUES AT ANY OTHER POLICY ANNIVERSARY WILL BE FURNISHED UPON REQUEST.

VALUES AT ANY TIME DURING A POLICY YEAR WILL BE DETERMINED WITH ALLOWANCE FOR THE PART OF THE YEAR FOR WHICH PREMIUMS ARE PAID. CASH VALUES WITHIN 30 DAYS AFTER A POLICY ANNIVERSARY SHALL NOT BE LESS THAN THE CASH VALUE ON SUCH POLICY ANNIVERSARY.

END OF POLICY YEAR	CASH VALUE	PAID-UP INSURANCE	EXTENDED TERM INSURANCE	
			YEARS	DAYS
1	[\$0.00	\$0	0	0
2	0.00	0	0	0
3	1,177.00	7,200	8	105
4	2,478.00	14,500	14	197
5	3,839.00	21,500	18	290
6	5,260.00	28,200	21	324
7	6,741.00	34,700	24	51
8	8,285.00	40,900	25	360
9	9,891.00	46,800	27	202
10	11,563.00	52,500	28	309
11	13,302.00	58,000	29	345
12	15,113.00	63,300	30	328
13	17,004.00	68,400	31	268
14	18,983.00	73,400	32	178
15	21,052.00	78,200	33	80
16	23,212.00	82,800	33	359
17	25,464.00	87,300	34	318
18	27,810.00	91,700	36	4
19	30,251.00	95,900	37	327
20	32,788.00	100,000	0	0
AGE 121	100,000.00	100,000	0	0]

BASIS OF GUARANTEED VALUES

ALL COMPUTATIONS INVOLVING GUARANTEED VALUES ARE BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY AGE LAST BIRTHDAY ULTIMATE MORTALITY TABLE, SEX DISTINCT FOR ISSUE AGES 0-17, SEX DISTINCT AND SMOKER DISTINCT FOR ISSUE AGES GREATER THAN 17. THE INTEREST RATE IS 5% PER YEAR. DEATH BENEFITS ARE ASSUMED TO BE PAID AT THE END OF THE YEAR. PREMIUMS ARE ASSUMED TO BE PAID ANNUALLY AT THE BEGINNING OF THE YEAR.

SECTION III

**SETTLEMENT OPTIONS
MONTHLY INCOME TABLES**

OPTION 1. INSTALLMENTS FOR A FIXED PERIOD. We will pay a monthly, quarterly, semiannual or annual income for a fixed number of installments. The amount of each installment is based on a rate of interest of 2.5% per annum. If the payee dies before all installments have been paid, the remaining installments will be paid to the beneficiary of this settlement option. The amount of annual or monthly income per \$10,000 of proceeds is:

Years	----- INSTALLMENTS -----	
<u>Payable</u>	<u>Annual</u>	<u>Monthly</u>
5	\$2,099.97	\$176.98
6	1,771.22	149.28
7	1,536.54	129.50
8	1,360.66	114.68
9	1,223.97	103.16
10	1,114.72	93.95
15	787.97	66.41
20	625.83	52.74

Amounts for other durations or frequencies will be furnished upon request.

OPTION 2. LIFE ANNUITY WITH PERIOD CERTAIN. We will pay a monthly income to one specified payee for a specified period of 10 or 20 years. We will continue the monthly payments after the expiration of the specified period as long as that payee is alive. If that payee dies before the expiration of the specified period, monthly payments for the remainder of the specified period will be paid to the beneficiary of this settlement option. The amount of monthly income per \$10,000 of proceeds is:

----- LIFE ANNUITY WITH PERIOD CERTAIN -----				
	10 Years		20 Years	
<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
45	\$34.72	\$32.78	\$34.19	\$32.51
50	37.64	35.29	36.72	34.81
55	41.32	38.49	39.67	37.59
60	46.05	42.63	42.95	40.88
65	52.14	48.04	46.29	44.53
70	59.64	55.14	49.18	48.04

Amounts for other ages will be furnished upon request.

OPTION 3. INSTALLMENTS FOR A FIXED AMOUNT. We will make equal payments every one, three, six or twelve months as chosen. The payments will continue until the proceeds applied together with interest at the rate of at least 2.5% a year on the unpaid balance are fully paid. The final payment will be any balance equal to or less than one payment. If the payee dies before all installments have been paid, the remaining balance, including accrued interest, will be paid to the beneficiary of this settlement option.

OPTION 4. PROCEEDS AT INTEREST. We will pay interest annually on the proceeds retained at the rate of at least 2.5% per annum. At the death of the payee we will pay the principal and any accrued interest to the beneficiary of this settlement option.

SECTION IV

DEFINITIONS

YOU or **YOUR** means the owner of this policy. The owner is as shown in Section I, unless later changed as provided in this policy. The owner may be someone other than the insured.

WE, OUR or **US** means United Life Insurance Company a legal reserve stock life insurance company.

The **INSURED** is the person named as the insured in Section I.

The **PAYEE** is any person who has the right to receive the proceeds according to the provisions of Section X.

The **BENEFICIARY** is the person who has a right to receive the death benefit proceeds.

The **POLICY** is this basic document plus any amendments or endorsements, not including the application or any riders.

A **RIDER** is an attachment to the policy. It provides additional benefits.

The **CONTRACT** is this policy, together with the application and any riders.

AGE means the age of the insured on his or her last birthday.

The **POLICY DATE** is the date this policy goes into effect. It is shown in Section I.

Policy **YEARS, ANNIVERSARIES** and **MONTHS** are measured from the policy date shown in Section I. Policy anniversary means the same month and day as the policy date for each year the policy remains in force. The first policy year begins on the policy date and ends at 11:59 p.m. on the day prior to the first policy anniversary. Subsequent policy years begin on a policy anniversary and end at 11:59 p.m. on the day prior to the next policy anniversary.

WRITTEN NOTICE means information received at our Home Office. Such information must be written, signed by you, and acceptable to us.

IN FORCE means the insured's life remains insured under the terms of this policy. This policy is in effect.

TERMINATED means the insured's life is no longer insured under any of the terms of this policy. This policy is no longer in effect.

SECTION V

DEATH BENEFIT

1. DEATH BENEFIT PROCEEDS DEFINED

The value of the death proceeds is determined as of the date of the insured's death. It consists of:

- a. the benefit amount as shown in Section I; plus
- b. any premium paid beyond the policy month immediately following the date of the insured's death; minus
- c. any premium due; minus
- d. any indebtedness.

2. SUICIDE

If the insured dies by suicide within two years of the policy date (except one year in Colorado and North Dakota and elsewhere as required by law) the only amount payable to the beneficiary will be the sum of the premiums paid.

3. PAYMENT OF PROCEEDS

The death benefit proceeds will be paid to the beneficiary within two months (within 45 days in Wyoming) after we receive proof of the insured's death. The proceeds will be paid in a single sum unless a settlement option has been selected. All payments by us are payable at our Home Office.

Interest will accrue on death benefit proceeds from the date of the insured's death to the date of payment. The rate of such interest will be determined by us, (in Texas this will be the rate at which interest accrues on the proceeds that are left on deposit with the company), but never less than the rate required by law. In Montana, interest will be paid as required by Montana law.

SECTION VI

PREMIUMS

4. PAYMENT

Premiums are payable in the amount and for the period shown in Section I. or until the prior death of the insured. The first premium is due as of the policy date and must be paid to place this policy in force. All premiums after the first are payable on or before the date they are due and are payable at Our Home Office (or in Kansas to an agent of the company). We will furnish a receipt (in Texas, signed by an officer) upon request.

5. FREQUENCY

You may pay your premiums once a year, twice a year, four times a year, or twelve times a year. These premiums are shown in your policy as the annual, semiannual, quarterly or monthly premiums.

Premium due dates are determined by the frequency you select:

- a. Annual premiums are due on the first day of each policy year;
- b. Semiannual premiums are due on the first day of each policy year and every 6 months thereafter;
- c. Quarterly premiums are due on the first day of each policy year and every 3 months thereafter;
- d. Monthly premiums are due on the same day in each calendar month as the day in the policy date.

You may change the frequency of your premium payment with our approval. Our acceptance of a premium at a new payment frequency will constitute a change to that frequency for future premiums. We will not accept the partial payment of a due premium.

6. GRACE PERIOD

You are allowed a grace period of 31 days for the payment of all premiums after the first premium. This means that if a premium is not paid on or before the date it is due, you may pay that premium during the 31-day period immediately following the due date. During this grace period your policy continues in force. If the insured should die during the grace period, the amount of any due and unpaid premium will be deducted from the proceeds.

7. NONPAYMENT OF PREMIUMS

If any premium due is unpaid at the end of the grace period, your policy will lapse. If your policy has a net surrender value and the Automatic Premium Loan provision in Section VI is in effect, we will apply it. Otherwise, we will exercise the Options At Lapse provision in Section VIII. If there is no net surrender value, this policy will terminate.

8. AUTOMATIC PREMIUM LOAN

We will pay a premium which remains unpaid at the end of a grace period with an automatic premium loan. We will do this only if you have requested this option; and provided one of the options in the Options At Lapse provision in Section VIII is not in effect. Your policy must have sufficient loan value to pay the loan interest, if any, and to pay the applicable premium.

We will change the frequency of premium payment in order to pay a premium by automatic premium loan. However, if at any premium due date the maximum loan value is insufficient to pay at least a monthly premium; the Options At Lapse provision in Section VIII will apply.

By written notice you may revoke or request the automatic premium loan option at any time.

9. REINSTATEMENT

The policy and any attached riders may be reinstated within five years after termination subject to our approval and the following requirements:

- a. your written notice to reinstate the policy;
- b. evidence of insurability satisfactory to us;
- c. payment of all past due premiums on your policy;
- d. payment of interest at the rate shown in Section I on all past due premiums; and
- e. payment of reinstatement of indebtedness, including interest thereon.

SECTION VII

CASH VALUE, SURRENDER VALUE

10. CASH VALUE

This policy has a guaranteed value. This is the cash value. Cash values are shown in the Table Of Guaranteed Values in Section II.

11. BASIS OF CASH VALUES

Guaranteed cash values are calculated according to the Standard Nonforfeiture method on the basis described in Section II. A detailed statement of the method of computation has been filed with the insurance supervisory official of each state in which we are licensed. Guaranteed values are in all cases equal to or greater than those required by law.

12. SURRENDER VALUE

This policy has value which is available during the insured's lifetime. This is the surrender value. The surrender value is the cash value minus any indebtedness.

13. CASH SURRENDER

You may terminate this policy and receive the surrender value. We will require written notice. We may defer the payment of the surrender value for not more than six months and only after making written request and receiving written approval from the commissioner. If payment is postponed for more than 31 days, we will pay you interest at the rate of 4% per annum for the period payment is deferred. In Florida, interest will be paid according to state law.

In Indiana, if the policy is surrendered within thirty (30) days of a policy anniversary, the cash surrender value will not be less than the cash surrender value on that policy anniversary.

In Texas, the cash surrender value within 60 days of default must be the cash surrender value on that date. And the cash value within 30 days after a policy anniversary will not be less than the present value of future guaranteed benefits on that anniversary.

In Utah, a request for payment of values will be processed within 20 days.

SECTION VIII

OPTIONS AT LAPSE

14. OPTIONS DEFINED

If a premium is unpaid at the end of the grace period and this policy has a net surrender value, and if the Automatic Premium Loan provision in Section VI is not effective, this provision will apply. You may surrender this policy for cash or elect one of the following options. We will require written notice. Such election must be made within 90 days after the due date of such premium. If you make no election, we will automatically exercise Option 1 as the premium due date.

OPTION 1. REDUCED PAID-UP LIFE INSURANCE. You may continue this policy as nonparticipating reduced paid-up life insurance. This insurance will be payable at the same time and under the same condition as this policy. The net surrender value will be used as a single premium at the insured's attained age to determine the amount of reduced paid-up insurance. The amount of reduced paid-up insurance will be calculated on the basis stated in the Basis of Guaranteed Values provision in Section II. The reduced paid-up insurance will have cash and loan values. It may be surrendered at any time for its cash value less any indebtedness.

OPTION 2. EXTENDED TERM INSURANCE. You may continue this policy as nonparticipating extended term insurance. The amount of extended term insurance will be:

- a. the death benefit of this policy at the time this option is effective; less
- b. any indebtedness.

The net surrender value will be used as a single premium at the insured's attained age to determine the period of such extended term insurance. The extended term period will be calculated on the basis stated in the Basis of Guaranteed Values provision in Section II. The extended term insurance will have cash but no loan values. It may be surrendered at any time for its cash value.

SECTION IX

LOANS

15. LOAN VALUE

The maximum loan value is the amount which, with interest to the end of the policy year, will not exceed the surrender value.

16. CASH LOANS

While this policy is in force you may obtain a cash loan at any time your policy has a loan value. Upon written notice, we will send you a loan agreement for your signature. This policy is the sole security for the loan.

We have the right to delay making a cash loan for up to six months after the date the loan is requested, except when the request is made to pay premiums on any other policy with us.

A policy loan and any loan interest thereon constitute an indebtedness against the policy.

17. INTEREST

Interest on loans accrues at the annual rate shown in Section I, (in Arkansas, not more than 8% or as required by law). Interest is due and payable at the end of the policy year. Any interest not paid when due is added to the loan principal and bears interest at the same rate.

18. REPAYMENT

You may repay all or part of a policy loan at any time while the insured is alive. Any loan repayment must be at least \$25.00.

19. TERMINATION

If this policy has a loan and if the indebtedness at any time exceeds the cash value, your policy terminates. We will mail notice to your last known address and to any assignee on record at least 31 days before such termination.

SECTION X

SETTLEMENT OPTIONS

20. GENERAL

Normally at the insured's death the proceeds of the policy are paid in a single sum. However, prior to the insured's death, you may select any other form of settlement which may be mutually agreed upon with us, unless the previous choice provides otherwise.

If no settlement option has been selected at the insured's death, the beneficiary may make such a selection.

A person named to receive payments under an option is a payee under the option. A payee must be a natural person receiving payments in his or her own right.

21. CONDITIONS

A choice of a settlement option must be in writing in a form approved by us. Our consent is needed for a settlement option to be used for any payee under any of these conditions:

- a. The payee is not a natural person.
- b. The proceeds to be applied to the option are less than \$5,000.
- c. Each payment to the payee would be less than \$100.

22. OPTIONS

You may select one of the options in Section III. In addition, you may select any other option, or combination of options, which is agreeable to us.

We may, at the time a settlement option is exercised under Options 1 or 2, provide a monthly income in excess of that guaranteed in Section III. The amount will never be less than the amount which could be purchased under a comparable single premium immediate annuity which we offer at that time.

In addition to the payment guaranteed under Options 3 and 4, excess interest may be paid or credited from time to time at such rate as our Board of Directors shall declare.

23. SETTLEMENT OPTION AGREEMENT

We will issue a settlement option agreement on the date of settlement. It will show the rights and benefits of the payee under the settlement option elected. The agreement will include provisions regarding withdrawal rights and the payment of proceeds remaining at the death of the payee. So far as permitted by law, no amount payable under these settlement options shall be assigned or pledged or subject to the claims of creditors of the payee.

24. PROOF OF AGE AND SURVIVAL

Before making payments under Option 2, we may require satisfactory proof of the age and sex of the person on whose life payments are based. If payment under an option depends on survival of the payee, we may require satisfactory evidence that the payee is living when the payment becomes due.

SECTION XI

GENERAL PROVISIONS

25. THE CONTRACT

This contract is issued in consideration of:

- a. your application
- b. the payment of premiums; and
- c. the policy and rider provisions.

The entire contract consists of:

- a. this policy;
- b. any additional benefits provided by rider;
- c. the attached application; and
- d. any required medical examination or declaration of insurability.

All statements made in the application are representations and not warranties. We cannot use any statement to invalidate the policy nor to defend against a claim unless that statement is contained in the written application.

No agent or person other than the President or Secretary has the authority to change or modify this policy or waive any of its provisions.

26. OWNER

The owner is the person named in Section I. While the insured is alive, the rights and privileges contained in this policy may be exercised only by you, the owner. This includes but is not limited to the right to change the ownership and beneficiary designation. You can exercise those rights by making written request in a form satisfactory to us.

27. CHANGE OF OWNER

You may transfer ownership at any time during the insured's lifetime. To make a transfer, we must receive a written request at our Home Office. It will be effective on the date the transfer was signed or on the date it was received at the Home Office if no date appears on the transfer. A transfer of ownership will be subject to any payment made or action taken by us before the transfer is received.

If you are not the insured and you die before the insured dies, the ownership of this policy will pass to the "contingent owner" named in the application; or, if none, to the insured.

28. BENEFICIARY

The beneficiary:

- a. will receive the proceeds when the insured dies;
- b. is named in the application for this policy; and
- c. may be changed by the owner. The change is subject to the terms shown in the Change of Beneficiary provision.

If not otherwise provided:

1. The interest of any beneficiary who dies before the insured will pass to any other beneficiaries according to their interests.
2. If no beneficiary survives the insured, the proceeds will be paid to the owner, if living. If the owner is not living, the proceeds will be paid to the owner's estate.

29. CHANGE OF BENEFICIARY

The owner may change the beneficiary designation:

- a. while the insured is alive; and
- b. if the prior designation does not prohibit such a change. Consent of an irrevocable beneficiary or assignee must be received before a change can be made.

A change will revoke any prior designation. We will record the change. The change is effective as of the date you signed it; or, if no date appears on the designation, on the date we received it. We have the right to require that you send us this policy so we can record the change.

30. ASSIGNMENT

An assignment of this policy will not be binding on us unless:

- a. it is in writing; and
- b. it is received by us at our Home Office.

We will not be responsible for the validity of any assignment. We reserve the right to require this policy for endorsement of any assignment.

31. INCONTESTABILITY

Except for nonpayment of premiums, we cannot contest this policy after it has been in force during the lifetime of the insured for two years from the policy date.

If this policy is reinstated, it will be contestable during the lifetime of the insured for two years (except one year where required by law) from the effective date of reinstatement. Any contest will be based only on statements made in the application for reinstatement, unless reinstatement occurs within the first two policy years. In that case, we may also use the statements contained in the application.

32. MISSTATEMENT OF AGE

If the issue age or sex of the insured is not correctly shown in Section I, we will adjust the death benefit. The amount will be based upon what the premiums paid would have purchased according to the insured's correct issue age, sex and premium class. In Montana, adjustments are based only on the correct age and not based on the sex of the insured.

33. TERMINATION

The policy will terminate:

- a. when we receive written notice to terminate; or
- b. when the insured dies; or
- c. when any indebtedness exceeds the cash value; or
- d. if the policy lapses and there is no net surrender value; or
- e. at the end of any extended term insurance period.

In Kansas, unearned premium will be refunded according to state law.

34. CONFORMITY

This policy is subject to the laws of the state in which the application was signed. If part of it does not follow that law, it will be treated as if it does. In Ohio and Utah, this policy is subject to the law of the state in which the policy is delivered.

35. NONPARTICIPATION

This policy does not pay dividends or otherwise share in the profits of the company.

SERFF Tracking Number: UNFG-126131958 State: Arkansas
Filing Company: United Life Insurance Company State Tracking Number: 42261
Company Tracking Number: LIU-105 & 110 (9-09)
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 5 and 10 Pay Whole Life
Project Name/Number: /

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Cert.pdf

AR Flesch.pdf

Item Status: **Status Date:**

Satisfied - Item: Application

Comments:

We will use application LIU-113 (4-09). It was approved by your office on 2/9/09.

CERTIFICATE OF COMPLIANCE

UNITED LIFE INSURANCE COMPANY

Form number: LIU-105 (9-09) 5 Pay Whole Life Policy
LIU-110 (9-09) 10 Pay Whole Life Policy

I hereby certify to the best of my knowledge and belief that this filing is in compliance with Arkansas Regulations 19 and 49 and Bulletin 11-88.

Certified by:



Jean Newlin Schnake, Secretary
United Life Insurance Company

4/29/2009
Date

CERTIFICATION OF READABILITY

State of
Arkansas

Form Number	Flesch Readability Score
LIU-105 (9-09)	56.0
LIU-110 (9-09)	56.0

I certify that to the best of my knowledge and belief, the above referenced form meets or exceeds the readability, legibility, and format requirements of any applicable laws and regulations of the state of Arkansas.



Jean Newlin Schnake, Secretary
United Life Insurance Company

April 29, 2009

Date