

UNIVERSAL LIFE PRODUCT HIGHLIGHTS  
**LIVING LEGACY® III**  
(Form L-1038-10/06, UL Policy; Form A-3009-2/99 SPIA)  
**FOR AGENT USE ONLY**

**LIVING LEGACY® III – The Annuity Alternative**

- ◆ Combines the security of an annuity with the estate-increasing power of a UL policy – single premium purchases single premium immediate annuity (SPIA) which funds a universal life policy.
- ◆ Guaranteed Death Benefit (assuming no withdrawals or policy loans or changes in face amount have been made and the policy has not been reinstated). Passes federal income-tax free to beneficiary under current tax law.
- ◆ Ideal for 1035 nonqualified annuity exchanges, rollovers and direct transfers of Traditional IRAs and eligible rollovers and transfers of Qualified Funds.
- ◆ Can be an excellent tool for asset reallocation and estate maximization.
- ◆ Issue ages: 50-85 for nonqualified funds  
60-80 for qualified funds
- ◆ Simplified Underwriting, short form application.
- ◆ Issued Standard Through Table 6 with no medical exam (issuance of policy depends on answers to health questions in the application).
- ◆ No routine APS based on net-amount-at-risk.
- ◆ Accelerated Benefit Rider\* with nursing home provision, allows 80% of death benefit to be accelerated in most states. (Up to \$250,000)

**Exclusions and Limitations:**

*Refer to the policy and riders for applicable exclusions and limitations, including suicide provision and contestable period. You must disclose all limitations and exclusions to the client.*

*\*Accelerated Benefit Rider Form Numbers: R-2021-2/99 Rev. 1/01, and R-2020-9/98 Rev. 1/01 for Texas only. (80% maximum, 75% in IL). Check StarNet for state approvals. (In some states, the state suffix is a part of the form numbers).*

**FOR AGENT USE ONLY**

*This piece is not intended to create public interest in an insurance product, an insurer, or an agent.*

# LIVING LEGACY<sup>®</sup> III

## FOR AGENT USE ONLY

Face amounts purchased by selected premiums

Age	Male Nonsmoker				
	\$10,000	\$20,000	\$30,000	\$50,000	\$75,000
50	40,000	80,000	120,000	200,000	300,000
55	32,500	65,000	97,500	162,500	243,750
60	25,900	51,800	77,700	129,500	194,250
65	20,000	40,000	60,000	100,000	150,000
70	17,000	34,000	51,000	85,000	127,500
75	14,700	29,400	44,100	73,500	110,250
80	13,200	26,400	39,600	66,000	99,000
85	12,100	24,200	36,300	60,500	90,750

Age	Female Nonsmoker				
	\$10,000	\$20,000	\$30,000	\$50,000	\$75,000
50	47,100	94,200	141,300	235,500	353,250
55	38,300	76,600	114,900	191,500	287,250
60	31,300	62,600	93,900	156,500	234,750
65	24,600	49,200	73,800	123,000	184,500
70	19,200	38,400	57,600	96,000	144,000
75	16,200	32,400	48,600	81,000	121,500
80	14,000	28,000	42,000	70,000	105,000
85	12,500	25,000	37,500	62,500	93,750

**FOR AGENT USE ONLY**

*This piece is not intended to create public interest in an insurance product, an insurer, or an agent.*