



Offered to members of
United Employees of the State of California



*Straightforward, assured life insurance
that keeps pace with your life*



WASHINGTON NATIONAL

LIFE *assure*[®]

Life insurance to age 98 without lifelong premiums¹



Washington National **Life Assure**[®] offers you affordable term life protection that evolves with your changing needs during your working years and into retirement.

DURING YOUR WORKING YEARS

A guaranteed level premium with a **HIGH DEATH BENEFIT** protects you when you need coverage the most.

INTO RETIREMENT

At age 65, when you likely have less disposable income, your life insurance can convert to a lower death benefit **WITH NO MORE PREMIUMS DUE**.¹



Coverage choices

1 Death benefit amount

\$10,000-\$250,000²

2 Term

To-age-65 level-premium term, continued into retirement with a lower death benefit
OR alternative 15-year level-premium term

3 50% Return of Premium (ROP) feature

When you choose coverage with the optional 50% ROP feature,³ at age 65 you can convert your cash value to a lower death benefit with no more premiums due.¹

You also can choose coverage without the ROP feature. The lower rate is guaranteed for the level-premium term period. At age 65,⁵ you can continue your death benefit to age 98 by paying the annual renewable term rate.

CASH VALUE OPTIONS

At age 65, your policy's cash value can be converted to a lower death benefit with no more premiums due.¹

You can also:

- Use your cash value to extend your base policy.
- Receive a check for your full cash value and pay the annual renewable term rates up to age 98.
- End your coverage at any time to access the current cash value.⁴



Options to increase your protection

These optional riders, available at an additional cost, are subject to state availability.

FREE! Accelerated Benefits for Terminal Illness rider

This rider advances up to 50% of your policy's death benefit if you are diagnosed as terminally ill. The amount not advanced is payable upon death. **There is no premium charge for this rider. It is issued automatically with your base policy.**

Critical Illness rider

This \$5,000 benefit is payable when you are first diagnosed⁶ with cancer (except skin cancer), heart attack, stroke or end-stage renal failure. The benefit has a 30-day waiting period, is payable one time and does not reduce your death benefit.

Total and Permanent Disability Benefits Waiver of Premium rider

This rider waives policy and rider premiums if you become totally, permanently disabled. The waiver period is six months after you become totally, permanently disabled until you recover or reach age 60.

Accidental Death Benefit rider

This rider doubles the death benefit up to \$150,000 if you die as the result of a covered accident on the road, at work or at home.

Children's Term Insurance rider

With this rider, you can select \$10,000 term life insurance coverage for each of your eligible children.

¹The lower death benefit and no more premium due option is available only when you select the 50% ROP feature and choose to convert your cash value to a lower death benefit at age 65 (or in policy year 15 if you choose the 15-year level-premium option). Once you convert your cash value to the lower death benefit, you cannot reverse it after that option is in effect.

²The available face amount varies by age.

³The ROP feature gives you 50% of your eligible paid premiums at the end of your selected term. "Eligible premiums" do not include premiums for riders and waived premiums.

⁴Ending your coverage before the end of the level-premium term will result in a premium return of less than 50% of paid premiums.

⁵The level-premium period is to age 65 or 15 years, whichever you select.

⁶In South Dakota, "first diagnosed" does not apply.

Choose your life insurance with confidence

AFFORDABILITY

Your policy offers **high benefits** and **economical premiums** with a variety of options to meet your budget. Your death benefit is paid to beneficiaries income-tax free when you pass away.¹

PROTECTION

Your coverage can go **to age 65 and beyond**, to protect you and your family throughout your **working years** and **into retirement**.

CASH VALUE

Your policy can **accumulate cash value** over time. You can access any accumulated cash value at any time by surrendering your policy and riders.

RATE STABILITY

Your rates are guaranteed not to increase prior to age 65.² At age 65 and into retirement, your **premium payments end**, and your coverage converts to a lower death benefit.³

OWNERSHIP

Your policy is **portable** and always belongs to you. You can keep it if you change jobs or retire.

¹The death benefit is income-tax free in most cases, unless a transfer-for-value is made. Consult your own tax or legal counsel.

²The level-premium period is to age 65 or 15 years, whichever you select.

³The lower death benefit and no more premium due option is available only when you select the 50% ROP feature and choose to convert your cash value to a lower death benefit at age 65 (or in policy year 15 if you choose the 15-year level-premium option). Once you convert your cash value to the lower death benefit, you cannot reverse it after that option is in effect.

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Policy forms (may vary by state):
WNIC-3001R and WNIC-3003R
WNIC-3000 and WNIC-3002

Rider series (may vary by state):
Accelerated Benefits for Terminal Illness rider: WNIC-6019
Accidental Death Benefit rider: WNIC-6026
Children's Term Insurance rider: WNIC-6020
Critical Illness rider: WNIC-6022
Total and Permanent Disability Benefits Waiver of Premium rider: WNIC-6021

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