



Whole Life **High** VALUES

20-Pay
Guaranteed Values

Available in
simplified issue.



Express

A guaranteed fixed premium policy for clients 15 days old to age 75 that allows for higher cash values. Available in simplified issue for amounts between \$10,000 and \$150,000.

Ages	15 days to age 75
Premium	Fixed and Guaranteed
Insurance Amount Available	\$10,000 to \$2M
Cash Value	50% of the insurance amount at age 65 (or after 20-Pay for ages 46 and older) Available from the 10 th contract anniversary Possibility of partial or total surrender
Reduced Paid-Up Value	Available from the 10 th contract anniversary

Exceptional Cash Value

- ▶ Among the highest in the industry
- ▶ Great value for money on the market
- ▶ Available from 10th policy anniversary
- ▶ Partial or total surrender available
- ▶ Option of borrowing against cash value

Whole Life High Values

Types of Issue



Express

\$10,000 to \$150,000

Electronic and paper application

No medical exam or fluids, no underwriting

15 days - age 75

Eligibility

15 days - age 15

9 eligibility questions

16 - 75 years

15 eligibility questions

Death Benefit

Eligible on 1st day

Additional Coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Regular

\$150,001 and more

Electronic and paper application

Regular underwriting according to requirements

15 days - age 75

Eligibility

According to underwriting requirements

Death Benefit

Eligible on 1st day

Additional Coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Preapproved Critical Illness Insurance
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



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UV Insurance is a business name and trademark of
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