



Architect Universal Life Insurance

A customizable plan that's right for you



Architect Universal Life insurance is a customizable plan that combines the benefits of permanent life insurance (and its cash values) with the option to adjust your premiums and payment schedules. Universal Life works as an annual renewable term and can provide coverage starting at \$50,000.

Universal Life gives the benefit of a level premium with the flexibility to make lump sum deposits, should you wish to. As the cost is lower in earlier years, more of your payments accumulate and build interest, accelerating the growth of the account.

This type of insurance is best for young individuals, who need low cost insurance and have the time to wait for it to accumulate long-term savings through flexible deposits.

Why choose Architect Universal Life insurance

- No penalty on withdrawals after 11 years
- Can add funds or increase deposits
- Level premiums

When to choose Architect Universal Life insurance

- To provide funds for your child's education
- To supplement your retirement income or to save for long-term or home care
- To provide your business with the money to fund a buy-sell agreement

How does it work?

- You pay premiums or lump sum deposits
- Interest is paid on the account's cash value
- The death benefit (minus any outstanding charge) is paid upon death of the insured

Death benefit options

Option A: Level Death Benefit

Option B: Face Amount + Fund Value

Option C: Face Amount + Fund Value with a Cap

Option D: Face Amount + Return of Premiums

ISSUE AGES & UNDERWRITING CLASSES

Juvenile*	0-17
Adult	18-80

* Juvenile policies are based on Aggregate pricing and **not** smoker / non-smoker rates. Non-Smoker rates may be applied for at age 18.

Have questions or need more information? Talk to a BF&M Life Insurance agent today. 295-5566

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