

Ultra Life[®]

Universal Life Insurance



Talk to a financial translator[®] today.

Ultra Life provides permanent protection with flexibility to adjust coverage amounts as needs change.



Is Ultra Life right for you?

Ultra Life is a practical solution to give coverage for an entire lifetime¹ with the flexibility to modify coverage if necessary. Additionally, the Extended No-Lapse Guarantee Rider guarantees the policy will be available to beneficiaries when they need it, as long as premium requirements are met. Ultra Life offers a death benefit that can be guaranteed throughout a lifetime — even past age 100.²

Cris Collinsworth
Western & Southern Spokesperson



¹ Life insurance policy guarantees are subject to the timely payment of premiums. Loans and withdrawals will reduce the death benefit. As long as the no-lapse guarantee is in effect, the policy is guaranteed not to lapse.

² The Extended No-Lapse Guarantee rider must be selected. By paying only the No-Lapse Guarantee Minimum Monthly Premium you may be forgoing the opportunity to build a higher account value. Withdrawals, loans and late payments may require that additional premium be paid to keep the No-Lapse Guarantee active. You may need to make significant additional premium payments after the No-Lapse Guarantee expires to keep your policy in force. Non-payment of the minimum monthly premium, or changes to the specified amount or death benefit option may also cause a loss of the No-Lapse Guarantee feature.

Lasting, flexible coverage

Ultra Life has many benefits:

- Permanent protection to cover a family.
- Ability to increase or decrease coverage through life.³
- Policy that builds cash value, which grows tax-deferred.



Protection for life

Ultra Life offers permanent life protection, meaning coverage for an entire life, as long as premium requirements are met and the policy stays in force. After death, the death benefit can be used by a beneficiary to help replace lost income, send children to college or even transfer wealth to the family. Additionally, death benefits from a life insurance policy are generally paid income tax-free to beneficiaries.

Key features of Ultra Life include:

Coverage flexibility

- **Ultra Life** helps meet protection needs, whether large or small. Choose a level death benefit or a death benefit that increases along with the policy's cash value. Is there a new addition to your family? Do you have children in college? Is retirement around the corner? **Ultra Life** provides the flexibility to increase or decrease coverage through life.³
- **Ultra Life** helps protect for an entire lifetime as long as premiums are paid. After death, the death benefit selected will go to the beneficiary to use in a way that fits his or her best — such as paying off a mortgage, funding a child's education, supporting a favorite charity or simply helping the family maintain their lifestyle.

Cash value accumulation

- The premiums paid on **Ultra Life** Universal Life policy build cash value, grows tax-deferred and can be used during a lifetime.
- Your cash value can be accessed through policy loans and withdrawals to help fund a major purchase, supplement your retirement income or simply provide in times of need.⁴

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by Western-Southern Life Assurance Company. Guarantees are based on the claims-paying ability of Western-Southern Life Assurance Company. Products are backed by the full financial strength of Western-Southern Life Assurance Company.

Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC). Withdrawals may be subject to charges. Neither Western-Southern Life Assurance Company nor its agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state.

Exceptions and Limitations

The policies offered contain exclusions, limitations, reductions of benefits and specific requirements for keeping them in force. For complete coverage information, see your Western & Southern Life Financial Representative.

- 3 Increases in coverage are subject to underwriting based on health and other factors.
- 4 Assumes the policy is not a MEC, the withdrawals do not exceed cost basis, and the policy does not lapse. Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the account value and the death benefit, and may cause the policy to lapse. Sufficient premium and account value are necessary to cover insurance costs and charges.

Flexible Premium Adjustable Life Insurance Policy series ICC18 1808-4000 WSA and Extended No-Lapse Guarantee Rider series 0807-1565 WSA are issued by Western-Southern Life Assurance Company.

Western & Southern Life is the marketing name for Western-Southern Life Assurance Company. Western-Southern Life Assurance Company, Cincinnati, Ohio, operates in DC and all states except NY. Spokesperson is a compensated endorser.

© 2019, 2021, 2023 Western & Southern Financial Group, Inc. All rights reserved.

A History of Financial Strength

Western & Southern Life has been providing superior, personalized service since 1888. Through our growing network of financial professionals, we provide individuals, families and small businesses life insurance, annuities and a wide range of other financial solutions to make financial preparation simple.

Talk to us today.