BetterLife
A different kind of life insurance company

UNIVERSAL LIFE INSURANCE

Flexible coverage that fits your needs.

Our Universal Life Insurance adapts to your changing financial goals while providing the right amount of protection for you and the people you love most.

Our Universal Life Insurance solution provides:

Flexible Payments & Coverage

Universal Life Insurance is unique because of its flexibility; it allows you to adjust the amount of life insurance coverage and the size of your premium payments.

Cash Value

If enough premiums are paid, your policy will develop a cash value, which is made up of funds that accumulate over time. These funds can be withdrawn and used for any purpose.*

Single or Dual Coverage

We offer single and dual policies. Dual policies provide life insurance coverage for two people and pay a death benefit when the first of the two insured members passes away. The surviving member has an option** to purchase insurance at this time.

Income Tax-Free† Death Benefit

When the time comes, your beneficiaries will receive an income tax-free death benefit. This important benefit helps ensure the people you love will be able to live comfortably in your absence.

Join the BetterLife Family

We're a member-owned life insurance company that offers reliable protection, friendly and knowledgeable guidance, exclusive member benefits at no added cost, and a lifetime of opportunities to give back in your community. When you become a BetterLife member, you're joining a community that will *help you live a better life*.

Visit betterlifeins.com to learn more.

Designed for life's unexpected turns.

Your life will change over time, but your need for protection will not. The flexibility of Universal Life Insurance allows you to customize your plan and access funds while keeping the protection you need in place.

Universal Life Insurance

- Provides permanent life insurance, which means coverage can continue indefinitely if you pay enough in premiums
- Adjust your policy's coverage and premium payments
- The cash value of your policy earns a "current" interest rate, which can fluctuate over time, but the cash value will never earn less than the guaranteed interest rate
- Single or dual policy options; a dual policy provides life insurance for two people
- Your life insurance stays with you, even if you move or change jobs
- Choose from several different payment options, including monthly, quarterly and semi-annual
- Payments can be automatically deducted from your bank account for simplicity and ease
- A variety of riders can be added for extra protection
- Single policies start at $25,000 and dual policies start at $50,000

+ Living Benefit Rider (*Accelerated Death Benefit Rider*)

Add this rider to access a substantial portion of your policy's death benefit early if you are diagnosed with a terminal or permanent illness. There is no additional cost to add this rider to your policy.

Additional rider options are available to suit your individual needs. Ask for pricing details.

READY TO GET STARTED?
Contact us today!

800-779-1936

info@betterlifeins.com

betterlifeins.com

Member Benefits

When you join BetterLife, you automatically receive our exclusive member benefits at no extra cost.

Community Groups
Team up with local members for countless opportunities to volunteer, fundraise, and support causes and organizations close to your heart.

Disaster Relief Benefit
Receive up to $1,500 to assist with out-of-pocket expenses due to disaster.

Family Benefit
Receive up to $1,000 for costs associated with family care and emergencies.

Health Benefit
Receive up to $1,500 to help cover out-of-pocket health expenses.

Members in Action
Do something good in your community and we'll help pay for supplies and more.

National Scholarship Program
Members seeking higher education are invited to apply for one of our $1,000 scholarships.

Newborn Insurance Benefit
Option to insure your newborn infant.

Orphan Income Benefit
Youth members and children of members receive a monthly allowance up to $250 along with funds to assist with college costs.

**BetterLife's member benefits are not guaranteed and can change at any time.*

Visit our website to learn about all of our products:

betterlifeins.com

BetterLife is headquartered in Madison, WI. Guarantees are backed by the financial strength and claims-paying ability of BetterLife. *Cash values can be accessed through loans and/or withdrawls, but these will reduce the death benefit. In addition, withdrawals from some policies may be subject to surrender charges and could have a permanent effect on cash value and death benefit. **The surviving insured must be under 70 for this option to apply. †According to tax laws IRC Sections 101 & 7702.

Form 6220 | Policy forms ICC20ULS & ICC20ULJ

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