
The Union Central Life Insurance Company

A Life Insurance Policy Illustration

A Term Policy
Keystone Term

5-26-2011

THE UNION CENTRAL LIFE INSURANCE COMPANY

Keystone Term

A Term Policy

Designed for:
Male Issue Age: 31
Preferred Plus

Specified Amount: \$3,000,000

KT30

Keystone Term The term life insurance policy that you are considering is an annually renewable term product with level premiums guaranteed through year 30.

Underwriting class: The premiums required for this coverage have been calculated assuming this policy is issued in the
Male Preferred Plus underwriting class. Actual premiums required for the insurance coverage will ultimately
Preferred Plus depend on the outcome of the underwriting process, and may vary from what is shown on this illustration.

Initial Death Benefit: The death benefit provided at issue is assumed to be \$3,000,000. This benefit may be continued to age 100
\$3,000,000 if appropriate premiums are paid. See the following pages for a listing of premiums.

Initial Annual Premium: The Initial Annual Premium is \$2,510.00 and is paid at the beginning of the payment period for the mode
\$2,510.00 indicated. Premiums may be paid annually, semi-annually, quarterly or monthly. Non-annual modal premiums include an additional cost that is no greater than the APR (annual percentage rate) listed below. The factors used to calculate premiums for non-annual modes are: monthly: .086 (maximum of 8.66% APR), quarterly: .26 (maximum of 10.62% APR), and semi-annual: .51 (maximum of 10.72% APR). This APR can be less depending on death benefit, age and tobacco status. The yearly premium cost will be higher if the premium is paid more frequently than annually.

This is an illustration of hypothetical values, not a contract.

Form 8611/NJ

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Presented by: .
5-26-2011

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and is not valid unless all pages are included.



The Union Central Life Insurance Company
P. O. Box 40888, Cincinnati, Ohio 45240

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Underwriting Class:
Male, Preferred Plus

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Policy Year	Age Beg Of Yr	Guaranteed Annual Premium	Death Benefit
1	31	2,510	3,000,000
2	32	2,510	3,000,000
3	33	2,510	3,000,000
4	34	2,510	3,000,000
5	35	2,510	3,000,000
6	36	2,510	3,000,000
7	37	2,510	3,000,000
8	38	2,510	3,000,000
9	39	2,510	3,000,000
10	40	2,510	3,000,000
Total		25,100	
Average		2,510	
11	41	2,510	3,000,000
12	42	2,510	3,000,000
13	43	2,510	3,000,000
14	44	2,510	3,000,000
15	45	2,510	3,000,000
16	46	2,510	3,000,000
17	47	2,510	3,000,000
18	48	2,510	3,000,000
19	49	2,510	3,000,000
20	50	2,510	3,000,000
Total		50,200	
Average		2,510	
21	51	2,510	3,000,000
22	52	2,510	3,000,000
23	53	2,510	3,000,000
24	54	2,510	3,000,000
25	55	2,510	3,000,000
26	56	2,510	3,000,000
27	57	2,510	3,000,000
28	58	2,510	3,000,000
29	59	2,510	3,000,000
30	60	2,510	3,000,000
Total		75,300	
Average		2,510	
31	61	89,360	3,000,000
32	62	100,340	3,000,000
33	63	112,670	3,000,000
34	64	125,630	3,000,000
35	65	139,310	3,000,000

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Policy Year	Age Beg Of Yr	Guaranteed Annual Premium	Death Benefit
36	66	153,170	3,000,000
37	67	167,210	3,000,000
38	68	182,330	3,000,000
39	69	197,990	3,000,000
40	70	216,980	3,000,000
Total		1,560,290	
Average		39,007	
41	71	238,220	3,000,000
42	72	266,120	3,000,000
43	73	295,550	3,000,000
44	74	326,510	3,000,000
45	75	360,350	3,000,000
46	76	397,250	3,000,000
47	77	440,090	3,000,000
48	78	490,130	3,000,000
49	79	547,910	3,000,000
50	80	610,910	3,000,000
Total		5,533,330	
Average		110,667	
51	81	682,640	3,000,000
52	82	757,340	3,000,000
53	83	837,890	3,000,000
54	84	927,080	3,000,000
55	85	1,026,710	3,000,000
56	86	1,137,140	3,000,000
57	87	1,257,740	3,000,000
58	88	1,386,980	3,000,000
59	89	1,523,330	3,000,000
60	90	1,665,620	3,000,000
Total		16,735,800	
Average		278,930	
61	91	1,799,450	3,000,000
62	92	1,938,950	3,000,000
63	93	2,086,100	3,000,000
64	94	2,241,530	3,000,000
65	95	2,404,790	3,000,000

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66	96	2,554,190	3,000,000
67	97	2,713,490	3,000,000
68	98	2,883,500	3,000,000
69	99	2,870,900	3,000,000
Total		38,228,700	
Average		554,039	

Initial Modal Premium

	Base	Total Modal Premium	Total Annual Outlay
Annual	2,510.00	2,510.00	2,510.00
Semi-Annual	1,280.30	1,280.30	2,560.60
Quarterly	652.50	652.50	2,610.00
Monthly	215.88	215.88	2,590.56

Non-annual modal premiums include an additional cost that is no greater than the APR (annual percentage rate) listed below. The factors used to calculate premiums for non-annual modes are: monthly: .086 (maximum of 8.66% APR), quarterly: .26 (maximum of 10.62% APR), and semi-annual: .51 (maximum of 10.72% APR). This APR can be less depending on death benefit, age and tobacco status. The yearly premium cost will be higher if the premium is paid more frequently than annually.

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