

# Universal Life Insurance



## Stonebridge<sup>series</sup>

OFFERING DEATH BENEFIT  
PROTECTION AND FLEXIBILITY  
FOR EVERYDAY LIFE.

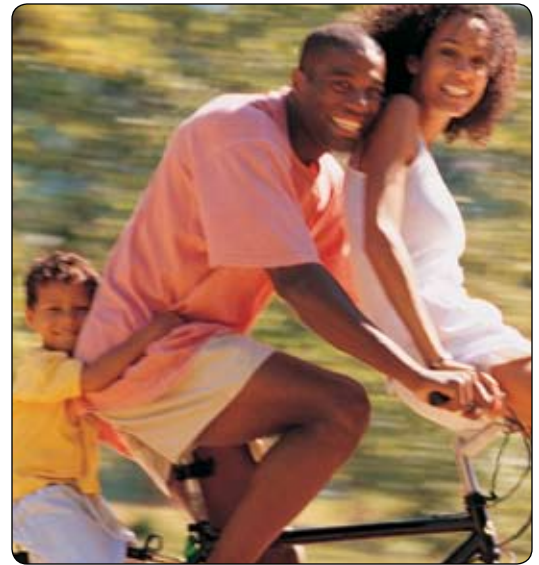
 **STONEBRIDGE LIFE**  
Insurance Company

an  **AEGON**® company

# Stonebridge series

## Universal Life

Life is full of uncertainties.



Will the breadwinner in your household always be there to provide for the family? Will your family need or want a new home in the future? How much will it cost to send your children to college? How much income will you need for your retirement years?

### **Consider universal life insurance to help meet some of your financial needs.**

Universal life insurance can help replace a breadwinner's lost income and helps provide the beneficiaries with money they need to continue to live with dignity. Many other types of financial products can pay out only what you have accumulated. But life insurance pays the full amount of the death benefit purchased...at the time it is needed most. Plus, universal life insurance can also help accumulate cash for future needs.

The death benefit could be affected by loans, withdrawals, and disbursements from riders.

### **Flexible Premiums and Death Benefits**

You can change the premium or the death benefit based on your circumstance. Payments may be increased, decreased or even skipped altogether, as long as the policy value is sufficient to cover the cost of insurance and other monthly deductions.\*

*\* Fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.*

### **Riders**

Various riders to enhance your policy may be available. Ask your agent for details. Riders are available at additional cost.

### **Living Benefits**

#### **Terminal Illness Benefit**

The inherent terminal illness benefit allows you to withdraw a portion of your death benefit if you are diagnosed with a terminal condition.

Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation.

#### **Nursing Home Waiver of Surrender Charges**

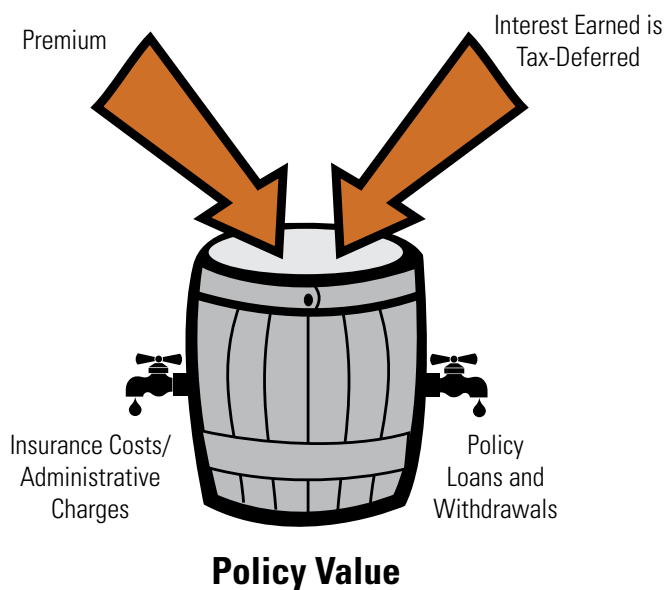
At any time, you may elect to withdraw all or a portion of the Policy Value free of surrender charges if you have been:

- 1) Confined in a hospital or nursing facility for 30 consecutive days or
- 2) Diagnosed as having a terminal condition.

#### **Annual Statement**

Each year you will receive an annual statement. Use it to plan future premium payments and stay on track to meet your financial goals.

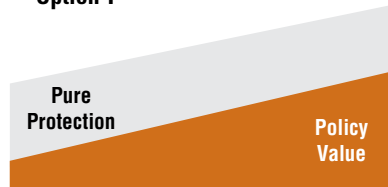
# How does Universal Life Insurance work?



## Flexible Death Benefit

There are two coverage options you may choose with some types of universal life insurance

### Option 1



Option 1- Increasing Death Benefit is equal to the face amount plus the policy value.

### Option 2



Option 2- Level Death Benefit is equal to the face amount and includes the policy value.

## Frequently asked questions & answers

### What is the benefit of Universal Life's flexibility in premium payment and death benefit?

Your Universal Life policy allows you to adjust your premium level as long as there is sufficient money in your policy to cover the cost of insurance and other monthly expenses.\* This means you can match your premium outlay to your individual budget, and adjust your premium as your financial condition changes. You can also increase or decrease your death benefits as your needs for protection change without having to buy a new policy! (Increases are subject to insurability requirements; decreases are subject to policy limitations.)

### What happens if I pay extra money into my policy?

The additional premium will cause the policy value to grow and will earn a current, competitive interest rate on a tax-deferred basis.

### What if the premium I pay is less than the cost of insurance?

The amount necessary to pay for the cost of insurance will be deducted from the policy fund. This means there will be less policy value to earn interest and grow tax-deferred. Over time, failure to pay adequate premiums can cause the policy value to get smaller and smaller. If there is not enough money in the policy to pay these costs, your policy will lapse. When this happens, you will lose your valuable coverage. Be sure to refer to the "Grace Period" section of your policy for specific details.

**Universal Life is the centerpiece of many people's financial plans.  
Shouldn't it be a part of your plan, too?**



Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy.

*Stonebridge UL (Policy form #UL04 0607) is a universal life insurance product issued by Stonebridge Life Insurance Company, Rutland, VT. Rider form numbers WPR12 0807, ADR07 0807, CR10 0807, GIR04 0807, WMD03 0807, BIR05 0607, AIR09 0607, TI01 0305, NHS01 0607. Policy and rider form and numbers may vary, and may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.*

*An exception for life coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.*

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