

It may be the only policy you'll ever need.

CNA universal life products give you flexibility, choice and control – over your premium, your coverage, the death benefit and your accumulated cash.

With universal life, you choose how much you want to pay and how often (subject to the minimums required to keep the policy going).

You choose how long your insurance coverage lasts and the kind of death benefit that's paid. The death benefit provides financial help for your family after you're gone. It's income-tax-free and could be estate tax-free with the proper planning.*

You also choose how to use your cash value. It grows tax-deferred at competitive interest rates and is accessible through loans and partial withdrawals. Loans can be repaid at any time or will be deducted from your death benefit.

Universal life meets universal needs

FAMILY

- Fund education, emergencies and other needs
- Protect your family after you're gone
- Pay for funeral expenses, estate and inheritance taxes

BUSINESS

- Preserve continuity by helping to fund the hiring and training of new employees when key employees leave or die
- Purchase the business interest of a partner who leaves or dies
- Fund supplemental benefit programs to retain, reward and recruit employees

RETIREMENT

- Provide retirement income
- Maximize existing retirement sources

HOME

- Pay off home mortgage upon your death
- Pay off your mortgage faster for significant savings over time
- Fund home-related emergencies and improvements



Who could benefit from universal life? Just about everyone. It's flexible enough to fit almost any need and any budget. And universal life is one of the few products that can pay benefits while you're living (through cash value accessed via loans or withdrawals) and after you're gone (through one of two death benefit options).

* Consult your tax advisor for information regarding your specific situation.