

A QUICK GUIDE

TO UNIVERSAL VIA VARIABLE INVESTMENT ANNUITY



The Universal VIA program is a contract between you and Universal Life Insurance Company, and is designed to help you achieve your individual investment goals.



Premium Amounts: Minimum Initial Premium: \$10,000 (Non-qualified), \$5,000 (IRA)
Additional Investments: \$500
Minimum ACH: \$100
Maximum (without prior approval) : \$1,000,000

Contract Expenses: Mortality & Expense and Administrative Charge: 1.40%, deducted daily¹.
Annual Service Charge: \$50 (waived if contract values exceeds \$100,000)
Current annual fund operating expenses: range from 0.83% to 1.49%

Surrender Charge Schedule:

Standard

Years since Premium Payment	1	2	3	4	5	6	7	8	9
Percentage of Premium Payment Withdrawn	8	8	7	6	5	4	3	2	1

Issue Age: Maximum issue age: 85 years

Death Benefit Options:

Return of Premium: 100% of your purchase payments, adjusted for withdrawals.

Enhanced Death Benefit Rider: pays the greater of either: the standard death benefit or the highest account value on any Contract Anniversary, prior to the annuitant's 86th birthday, less any adjustment for amounts subsequently surrendered, plus purchase payments received after that Contract Anniversary. Option available at inception for owners up to age 70, at an annualized rate of 0.20%

Living Benefit Options

VIA PRINCIPAL PROTECTION RIDER - You're guaranteed to have at least what you invested during the first 6 months after inception, adjusted for withdrawals. VIA Option available at inception, offers two options:

Option A. Principal Protection 15. Annual charge of 0.95% of the Guarantee Future Value, where the Guarantee Future Value Date is 15 years.

Option B. Principal Protection 13. Annual charge of 1.35% of the Guarantee Future Value, where the Guarantee Future Value Date is 13 years.

A QUICK GUIDE

TO UNIVERSAL VIA VARIABLE INVESTMENT ANNUITY



Investment Options:

Five Asset Allocation-focused funds managed by Morningstar® Investment Management, LLC:

- Universal VIA Conservative Asset Allocation Portfolio
- Universal VIA Moderate Asset Allocation Portfolio
- Universal VIA Moderate Growth Asset Allocation Portfolio
- Universal VIA Growth Asset Allocation Portfolio
- Universal VIA International Growth Asset Allocation Portfolio

Also Includes:

- Universal VIA Money Market Portfolio



Withdrawal Options:

Amount Available Without Surrender Charge - Access up to 15% of purchase payments free of surrender charges adjusted for withdrawals per contract year. Withdrawing in excess of this amount may result in surrender charges. Withdrawals of taxable amounts may be subject to ordinary income tax.

Systematic Withdrawal Program - Allows contract owners to receive a specified amount (of at least \$100) on a monthly, quarterly, semiannual or annual basis.

Specials Programs:

Dollar Cost Averaging (DCA) - With DCA, you invest at regular intervals –in effect, helping average out market highs and lows. Dollars cost averaging does not ensure profit or protection against loss in declining market.

Asset Rebalancing Program - As the market goes up and down, the Asset Rebalancing Program ensures that your asset percentage can be periodically adjusted back to your original allocation, positioning your portfolio to remain consistent with your investment goals. Asset Rebalancing Program does not ensure profit or protection against loss in a declining market.

All guarantees are based on claims paying ability to Universal Life Insurance Company. Please read annuity and fund prospectus and consider the investment objectives, risks, charges and expenses of the variable annuity carefully before investing. Universal Life Insurance Company does not provide tax or legal advice. Morningstar Investment Management, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., serves as portfolio construction manager to the Universal VIA Asset Allocation Portfolios and is not affiliated with Universal Life Insurance Company. Morningstar Investment Management, is not acting in the capacity of an advisor to individual investors. The Morningstar name and logo are registered marks of Morningstar, Inc. Universal VIA is only available to residents of Puerto Rico. ¹Plus a Puerto Rico tax equal to .10% of the net asset value of the Variable Account as of December 31st of each calendar year. This Puerto Rico tax is payable by Universal Life to the Puerto Rico Treasury Department pursuant to Section Code 1023.01 of Puerto Rico Internal Revenue Code. Universal Life insurance Company T: (787) 706-7095 – www.universallifep.com. Not insured by the FDIC or any federal government agency. May lose value. Not a deposit of or guaranteed by any bank, bank affiliate or credit union. Variable annuities are long-term financial vehicles designed for retirement purposes. Investing in an IRA within a variable annuity will have no additional tax benefit and may hold additional expenses associated with annuities. For qualified (IRA) contract, withdrawals made before contract owner has reached 60 years of age, may be subject to a 10% penalty imposed by Puerto Rico Treasury Department. **Universal VIA is issued by Universal Life Insurance Company. The general distributor is Universal Financial Services, member FINRA.**