

Get involved

You get more than just insurance with UCT. You also have the chance to become an active member, volunteering alongside friends and peers on fundraising events and local programs in your community that support UCT's mission. You'll also have access to special member benefits including a wide range of affordable products and discount savings.



Connecting

UCT is guided by our mission of uniting people with a common passion for good citizenship and volunteerism to improve their local communities. We bring like-minded people of all ages together and provide them with opportunities to make a difference through volunteering and community service.

Serving

Volunteers embody the heart of UCT. Through service, support and contributions, UCT members are passionate about improving the communities in which they live. More than 100,000 members across the U.S. and Canada are giving back every day by helping people in need and making an impact where they live.

Protecting

UCT offers a number of affordable insurance and financial protection products for security and peace of mind. Whether it's accident and life products, dental, vision & hearing coverage, or Medicare supplement plans, UCT offers quality protection for all your insurance needs.



1801 Watermark Drive, Suite 100
Columbus, OH 43215-8619

Tel: 614.487.9680
Toll-free: 800.848.0123
www.uct.org



Life Guard 1 Decreasing Term Life Coverage

Protect your family with dependable and affordable decreasing term life coverage

UCT's Life Guard 1

Decreasing term life coverage

Dependable protection

Life Guard 1 is a decreasing term life insurance benefit. In the event of your death, Life Guard 1 will provide your survivors with the full amount of your policy. This is protection you and your family can depend on. Furthermore, we feel it is one of the best values in supplemental life insurance that can be found.

What does Life Guard 1 mean to you?

UCT was founded more than 115 years ago to provide protection for its members and their families.

- **Dependability** – UCT stands behind every policy it issues.
- **Affordability** – UCT operates as a fraternal benefit society with low overhead, so the savings in costs are passed on to you.
- **Ease** – Life Guard 1 is quick to obtain. Just fill out an application form. No medical examination is required for most policies.* You'll receive a copy of your policy to examine for 10 days. The courteous and efficient staff at UCT's Home Office is ready to answer any questions you may have.



Life Guard 1 Benefits

- **If you're married.**
Life Guard 1 can provide added protection for your spouse and your dreams. Life Guard 1 can provide money to protect your investment in your home. In the event of your death, the protection of Life Guard 1 will help your family remain independent and self-sufficient. If your spouse is employed, both of you should consider Life Guard 1 because the loss of either of your incomes could disrupt your family's future.
- **If you have children...**
Your income is crucial to your family. Make sure they are taken care of in the event you're not there. You can provide valuable funds to help support them. This low-cost supplemental plan was specifically developed to help provide additional benefits for the people who depend on you most.
- **If you're single...**
You may have people depending on you too: family members, creditors or a charitable organization. Make sure your support continues as long as it's needed and that your outstanding bills and debts will be paid.

...Life Guard 1 can help

Life Guard 1 Benefits

Age	Benefit
18-35	\$30,000
36-40	\$20,000
41-45	\$11,000
46-50	\$ 7,500
51-55	\$ 4,000
56-60	\$ 3,000
61-65	\$ 2,250
66-69	\$ 1,500
70	\$ 0

Your Life Guard 1 Premium is \$50

Issue ages 18 through 65

Maximum two policies per person

(Premium does not include local council dues)

This is not a statement of contract. To the extent, if any, that this brochure is in conflict with the policy form, the terms and provisions of the latter are controlling.

* This does not mean you are automatically accepted. You must qualify under UCT's standards of acceptance.

As a Fraternal Benefit Society, United Commercial Travelers provides security to your family through affordable insurance plans, benefits and local council affiliation, which allows members to help each other and people in their communities.