



Universal Life Series

Universal life insurance provides financial security for your family or business by combining the best features of term and permanent life insurance. It includes life insurance protection with an account value that earns tax-deferred interest.

Why should you buy universal life?

- To fund your children's education
- To provide financial support for your dependents
- To supplement your retirement income
- To satisfy business obligations
- To provide for final expenses and estate settlement cost

Universal life insurance can also be adjusted to meet your changing needs. Choose the amount of protection you want and design a premium schedule to match your budget.

Policy Features

Erie Family Life offers two universal life products:

- **ERIEflex3** – Asset Builder is a flexible premium product designed to build cash value.
- **ERIEflex4** – Protection provides a guaranteed death benefit at an affordable premium.

The policy features:

- **Minimum policy size:** \$50,000 for each product
- **Issue ages:** 15 days through age 85 for each plan
- **Interest rates:** Both products carry a guaranteed minimum 3 percent interest rate for your lifetime and earn a current interest rate if higher than the guaranteed minimum.¹

Additional Options

ERIEflex3

- Waiver of Deductions Disability Benefit Rider
- Guaranteed Insurability Option Rider
- Children's Term Rider

ERIEflex4

- Waiver of Specified Premium Disability Benefit Rider
- Guaranteed Insurability Option Rider

- Children's Term Rider

The Accelerated Benefit Rider is automatically included without cost on all ERIE*flex3* and ERIE*flex4* policies. This rider pays up to 50 percent of the death benefit (up to a maximum aggregate amount of \$250,000) to any insured who is diagnosed as being terminally ill and expected to die within 12 months of diagnosis.

We can provide more details on how to use these options to meet your specific needs. Contact our agency.

¹Current interest rates are set by Erie Family Life Insurance Company's Board of Directors and are subject to change without notice.