



**United Insurance Solutions annual benefits enrollment is
April 7 through May 2, 2025.**

Dear UPCI Minister,

Mark your calendar! United Insurance Solutions, a wholly owned subsidiary of UPCI, is pleased to offer Universal Life with Long Term Care, Critical Illness, and Accident benefits underwritten by Transamerica.

This is a special enrollment. Eligible ministers can enroll with no medical questions.

Why are these benefits important?

- Statistics show that 70% of the population will need some form of long-term care in their lifetime yet only 8% of the population has long term care coverage. With the cost of care continuing to increase, finding affordable long-term care insurance is a challenge. A Universal Life with Long Term Care Benefit rider provides cash benefits for Long Term Care expenses and at time of death.
- Treatment for a critical illness such as a heart attack, cancer or stroke is expensive. Critical Illness insurance pays you cash to help pay out of pocket expenses like deductibles, coinsurance, and make up for lost income.
- An unexpected accident can also be costly. An accident plan pays you cash benefits to help pay for care that you might need to recover from a serious injury.

If you enroll, premiums for these benefits are paid through the convenience of a semi-monthly draft from your checking account.

Many churches elect to pay the cost of these policies for their Ministers. All or a portion of the death benefit from the life insurance policy can be left to the Church. Should the long-term care benefit be needed, it would be paid directly to the minister. Benefits paid directly to ministers from church funded policies may be taxable, unless the premiums are included in the minister's earnings.

This is your opportunity to enroll for the first time, make changes to existing coverage, and/or add dependents. We encourage every minister to review their enrollment options.

For complete enrollment details visit: ForesterBenefits.com/upci

Thank you for your consideration.

Sincerely,

VIP

Eligibility rules may apply.



TIP! Please scan the QR code to visit Foresterbenefits.com/upci