

Term Life Insurance

AGENT GUIDE



www.unitedhomelife.com
800-428-3001

Term Life Portfolio

- Two straight term products¹.
- One return-of-premium term product¹.
- Simple application.
- Affordable, guaranteed² coverage.
- Level premiums guaranteed for the initial term period.
- Know Before You Go[®] point-of-sale telephone interviews.
- No routine medical exams, bodily fluids testing³ or physician's statements.
- Initial premium can be drafted.
- Initial 1st-year commissions paid daily.

Inside:

- EI Term 20 Rates 3
- EI Term 30 Rates 5
- Premier 20 ROP Term Rates 7
- Riders 9
- Rider Rates 10
- Premium Calculations..... 11
- Simplified Underwriting 12
- App Submission Tips..... 13

Target Markets:

- Middle Market
- “Term-ites”
- Mortgage Protection
- Family Protection Needs
- Clients who prefer simplified issue to full underwriting.
- Clients who are overweight or have minor health issues.



¹Product and rider/benefit availability, and issue ages may vary by state.

²For the level term period. See policy for details. Exclusions and limitations may apply.

³Excluding applicants written in Wisconsin.

For agent use only. Not for use with the general public.

Express Issue Term 20

20-Year Simplified Issue Term

Issue Ages:	20 – 60 (age last birthday)
Face Amounts:	Minimum: \$25,000
	Maximums: \$200,000 (through age 45)
	\$150,000 (ages 46 – 55)
	\$100,000 (ages 56 – 60)
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	4 tables
Annual Policy Fee:	\$100 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with minor health issues.

Male Non-Tobacco										Female Non-Tobacco										
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount									Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$25,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	20	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	21	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	22	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	23	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	24	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.49	14.12	19.53	24.95	30.36	35.78	41.19	46.61	52.03	25	2.02	13.09	17.49	21.88	26.27	30.67	35.06	39.45	43.85		
2.54	14.22	19.75	25.27	30.80	36.32	41.85	47.37	52.90	26	2.04	13.14	17.57	22.01	26.45	30.89	35.32	39.76	44.20		
2.57	14.29	19.88	25.47	31.06	36.65	42.24	47.83	53.42	27	2.07	13.20	17.70	22.21	26.71	31.21	35.71	40.22	44.72		
2.59	14.33	19.97	25.60	31.23	36.87	42.50	48.13	53.77	28	2.10	13.27	17.84	22.40	26.97	31.54	36.11	40.67	45.24		
2.61	14.38	20.05	25.73	31.41	37.08	42.76	48.44	54.11	29	2.12	13.31	17.92	22.53	27.14	31.76	36.37	40.98	45.59		
2.61	14.38	20.05	25.73	31.41	37.08	42.76	48.44	54.11	30	2.17	13.42	18.14	22.86	27.58	32.30	37.02	41.74	46.46		
2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85	31	2.18	13.44	18.18	22.92	27.67	32.41	37.15	41.89	46.63		
2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85	32	2.21	13.51	18.31	23.12	27.93	32.73	37.54	42.35	47.15		
2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85	33	2.26	13.62	18.53	23.45	28.36	33.28	38.19	43.11	48.02		
2.77	14.72	20.75	26.77	32.80	38.82	44.85	50.87	56.90	34	2.27	13.64	18.57	23.51	28.45	33.39	38.32	43.26	48.20		
2.79	14.77	20.84	26.90	32.97	39.04	45.11	51.18	57.25	35	2.29	13.68	18.66	23.64	28.62	33.60	38.58	43.57	48.55		
2.93	15.07	21.45	27.82	34.19	40.56	46.94	53.31	59.68	36	2.39	13.90	19.10	24.29	29.49	34.69	39.89	45.09	50.29		
3.16	15.57	22.45	29.32	36.19	43.07	49.94	56.81	63.68	37	2.57	14.29	19.88	25.47	31.06	36.65	42.24	47.83	53.42		
3.35	15.99	23.27	30.56	37.85	45.13	52.42	59.70	66.99	38	2.71	14.59	20.49	26.38	32.28	38.17	44.07	49.96	55.85		
3.60	16.53	24.36	32.19	40.02	47.85	55.68	63.51	71.34	39	2.91	15.03	21.36	27.69	34.02	40.35	46.68	53.00	59.33		
3.88	17.14	25.58	34.02	42.46	50.90	59.33	67.77	76.21	40	3.10	15.44	22.19	28.93	35.67	42.41	49.16	55.90	62.64		
4.26	17.97	27.23	36.50	45.76	55.03	64.29	73.56	82.82	41	3.37	16.03	23.36	30.69	38.02	45.35	52.68	60.01	67.34		
4.71	18.94	29.19	39.43	49.68	59.92	70.17	80.41	90.65	42	3.59	16.51	24.32	32.12	39.93	47.74	55.55	63.36	71.17		
5.20	20.01	31.32	42.63	53.94	65.25	76.56	87.87	99.18	43	3.93	17.25	25.80	34.34	42.89	51.44	59.99	68.53	77.08		
5.72	21.14	33.58	46.02	58.46	70.91	83.35	95.79	108.23	44	4.10	17.62	26.54	35.45	44.37	53.29	62.21	71.12	80.04		
6.37	22.55	36.41	50.26	64.12	77.97	91.83	105.68	119.54	45	4.39	18.25	27.80	37.34	46.89	56.44	65.99	75.54	85.09		
6.95	23.82	38.93	54.05	69.17	84.28	99.40			46	4.78	19.10	29.49	39.89	50.29	60.68	71.08				
7.62	25.27	41.85	58.42	74.99	91.57	108.14			47	5.13	19.86	31.02	42.17	53.33	64.49	75.65				
8.32	26.80	44.89	62.99	81.08	99.18	117.28			48	5.51	20.68	32.67	44.65	56.64	68.62	80.61				
9.06	28.41	48.11	67.82	87.52	107.23	126.93			49	5.90	21.53	34.37	47.20	60.03	72.86	85.70				
9.85	30.12	51.55	72.97	94.40	115.82	137.24			50	6.37	22.55	36.41	50.26	64.12	77.97	91.83				
10.74	32.06	55.42	78.78	102.14	125.50	148.86			51	6.82	23.53	38.37	53.20	68.03	82.87	97.70				
11.66	34.06	59.42	84.78	110.14	135.50	160.86			52	7.34	24.66	40.63	56.59	72.56	88.52	104.49				
12.10	35.02	61.34	87.65	113.97	140.29	166.61			53	7.89	25.86	43.02	60.18	77.34	94.50	111.66				
13.23	37.48	66.25	95.03	123.80	152.58	181.35			54	8.46	27.10	45.50	63.90	82.30	100.70	119.10				
14.57	40.39	72.08	103.77	135.46	167.15	198.84			55	9.12	28.54	48.37	68.21	88.04	107.88	127.72				
16.15	43.83	78.95	114.08	149.21					56	9.76	29.93	51.16	72.38	93.61						
18.09	48.05	87.39	126.74	166.08					57	10.45	31.43	54.16	76.89	99.62						
19.45	51.00	93.31	135.61	177.92					58	11.66	34.06	59.42	84.78	110.14						
21.39	55.22	101.75	148.27	194.79					59	12.88	36.71	64.73	92.74	120.76						
24.41	61.79	114.88	167.98	221.07					60	14.22	39.63	70.56	101.49	132.41						

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Express Issue Term 20
20-Year Simplified Issue Term

Express Issue Term 20 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

Available Riders:

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)
- Accidental Death Benefit (minimum \$25,000)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider



Male Tobacco									Female Tobacco									
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	20	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	21	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	22	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	23	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	24	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	25	4.04	17.49	26.27	35.06	43.85	52.64	61.42	70.21	79.00
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	26	4.20	17.84	26.97	36.11	45.24	54.38	63.51	72.65	81.78
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	27	4.34	18.14	27.58	37.02	46.46	55.90	65.34	74.78	84.22
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	28	4.46	18.40	28.10	37.80	47.50	57.20	66.90	76.60	86.30
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	29	4.61	18.73	28.75	38.78	48.81	58.83	68.86	78.89	88.91
5.83	21.38	34.06	46.74	59.42	72.10	84.78	97.46	110.14	30	4.78	19.10	29.49	39.89	50.29	60.68	71.08	81.48	91.87
6.15	22.08	35.45	48.83	62.21	75.58	88.96	102.33	115.71	31	4.90	19.36	30.02	40.67	51.33	61.99	72.65	83.30	93.96
6.45	22.73	36.76	50.79	64.82	78.84	92.87	106.90	120.93	32	5.05	19.68	30.67	41.65	52.64	63.62	74.60	85.59	96.57
6.78	23.45	38.19	52.94	67.69	82.43	97.18	111.93	126.67	33	5.20	20.01	31.32	42.63	53.94	65.25	76.56	87.87	99.18
7.12	24.19	39.67	55.16	70.64	86.13	101.62	117.10	132.59	34	5.35	20.34	31.97	43.61	55.25	66.88	78.52	90.15	101.79
7.45	24.90	41.11	57.31	73.52	89.72	105.92	122.13	138.33	35	5.46	20.58	32.45	44.33	56.20	68.08	79.95	91.83	103.70
7.84	25.75	42.80	59.86	76.91	93.96	111.01	128.06	145.12	36	5.90	21.53	34.37	47.20	60.03	72.86	85.70	98.53	111.36
8.15	26.43	44.15	61.88	79.61	97.33	115.06	132.78	150.51	37	6.37	22.55	36.41	50.26	64.12	77.97	91.83	105.68	119.54
8.73	27.69	46.68	65.66	84.65	103.64	122.63	141.61	160.60	38	6.87	23.64	38.58	53.53	68.47	83.41	98.35	113.30	128.24
9.39	29.12	49.55	69.97	90.39	110.82	131.24	151.66	172.09	39	7.49	24.99	41.28	57.57	73.86	90.15	106.44	122.74	139.03
10.32	31.15	53.59	76.04	98.48	120.93	143.38	165.82	188.27	40	8.24	26.62	44.54	62.47	80.39	98.31	116.23	134.15	152.08
11.35	33.39	58.07	82.76	107.45	132.13	156.82	181.50	206.19	41	8.99	28.25	47.81	67.36	86.91	106.47	126.02	145.57	165.13
12.52	35.93	63.16	90.39	117.62	144.86	172.09	199.32	226.55	42	9.66	29.71	50.72	71.73	92.74	113.75	134.76	155.77	176.78
13.77	38.65	68.60	98.55	128.50	158.45	188.40	218.35	248.30	43	10.40	31.32	53.94	76.56	99.18	121.80	144.42	167.04	189.66
15.30	41.98	75.26	108.53	141.81	175.09	208.37	241.64	274.92	44	11.12	32.89	57.07	81.26	105.44	129.63	153.82	178.00	202.19
16.76	45.15	81.61	118.06	154.51	190.97	227.42	263.87	300.32	45	11.79	34.34	59.99	85.63	111.27	136.92	162.56	188.20	213.85
18.79	49.57	90.44	131.30	172.17	213.04	253.91			46	13.02	37.02	65.34	93.66	121.97	150.29	178.61		
20.78	53.90	99.09	144.29	189.49	234.68	279.88			47	14.04	39.24	69.77	100.31	130.85	161.39	191.92		
22.68	58.03	107.36	156.69	206.02	255.35	304.67			48	15.02	41.37	74.04	106.71	139.37	172.04	204.71		
24.66	62.34	115.97	169.61	223.24	276.88	330.51			49	16.17	43.87	79.04	114.21	149.38	184.55	219.72		
26.39	66.10	123.50	180.89	238.29	295.69	353.09			50	17.34	46.41	84.13	121.84	159.56	197.27	234.99		
28.29	70.23	131.76	193.29	254.82	316.35	377.88			51	18.50	48.94	89.18	129.41	169.65	209.89	250.13		
29.98	73.91	139.11	204.32	269.53	334.73	399.94			52	19.84	51.85	95.00	138.16	181.31	224.46	267.61		
32.80	80.04	151.38	222.72	294.06	365.40	436.74			53	21.38	55.20	101.70	148.20	194.71	241.21	287.71		
35.78	86.52	164.34	242.16	319.99	397.81	475.63			54	22.74	58.16	107.62	157.08	206.54	256.00	305.46		
38.78	93.05	177.39	261.74	346.09	430.43	514.78			55	24.30	61.55	114.41	167.26	220.11	272.96	325.82		
44.77	106.07	203.45	300.82	398.20					56	25.99	65.23	121.76	178.28	234.81				
50.99	119.60	230.51	341.41	452.31					57	27.12	67.69	126.67	185.66	244.69				
54.61	127.48	246.25	365.03	483.81					58	29.85	73.62	138.55	203.47	268.40				
57.83	134.48	260.26	386.04	511.82					59	32.22	78.78	148.86	218.94	289.01				
60.60	140.51	272.31	404.12	535.92					60	34.68	84.13	159.56	234.99	310.42				

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Express Issue Term 30

30-Year Simplified Issue Term

Issue Ages:	20 – 55 (age last birthday)
Face Amounts:	Minimum: \$25,000
	Maximums: \$200,000 (through age 45)
	\$150,000 (ages 46 – 55)
Rate Classes:	Non-Tobacco/Tobacco
Built-in Rating:	4 Tables
Annual Policy Fee:	\$100 (commissionable)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Ideal product for clients with minor health issues.

Male Non-Tobacco									Female Non-Tobacco									
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	20	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	21	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	22	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	23	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	24	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20	25	1.84	12.70	16.70	20.71	24.71	28.71	32.71	36.71	40.72
2.59	14.33	19.97	25.60	31.23	36.87	42.50	48.13	53.77	26	1.93	12.90	17.10	21.29	25.49	29.69	33.89	38.08	42.28
2.67	14.51	20.31	26.12	31.93	37.74	43.54	49.35	55.16	27	2.01	13.07	17.44	21.82	26.19	30.56	34.93	39.30	43.67
2.76	14.70	20.71	26.71	32.71	38.72	44.72	50.72	56.72	28	2.10	13.27	17.84	22.40	26.97	31.54	36.11	40.67	45.24
2.86	14.92	21.14	27.36	33.58	39.80	46.02	52.24	58.46	29	2.19	13.46	18.23	22.99	27.75	32.52	37.28	42.04	46.81
2.96	15.14	21.58	28.01	34.45	40.89	47.33	53.77	60.20	30	2.27	13.64	18.57	23.51	28.45	33.39	38.32	43.26	48.20
3.07	15.38	22.05	28.73	35.41	42.09	48.76	55.44	62.12	31	2.42	13.96	19.23	24.49	29.75	35.02	40.28	45.54	50.81
3.22	15.70	22.71	29.71	36.71	43.72	50.72	57.72	64.73	32	2.50	14.14	19.58	25.01	30.45	35.89	41.33	46.76	52.20
3.31	15.90	23.10	30.30	37.50	44.70	51.90	59.09	66.29	33	2.59	14.33	19.97	25.60	31.23	36.87	42.50	48.13	53.77
3.41	16.12	23.53	30.95	38.37	45.78	53.20	60.62	68.03	34	2.67	14.51	20.31	26.12	31.93	37.74	43.54	49.35	55.16
3.50	16.31	23.93	31.54	39.15	46.76	54.38	61.99	69.60	35	2.77	14.72	20.75	26.77	32.80	38.82	44.85	50.87	56.90
3.83	17.03	25.36	33.69	42.02	50.35	58.68	67.01	75.34	36	2.97	15.16	21.62	28.08	34.54	41.00	47.46	53.92	60.38
4.18	17.79	26.88	35.97	45.07	54.16	63.25	72.34	81.43	37	3.17	15.59	22.49	29.38	36.28	43.17	50.07	56.96	63.86
4.57	18.64	28.58	38.52	48.46	58.40	68.34	78.28	88.22	38	3.39	16.07	23.45	30.82	38.19	45.57	52.94	60.31	67.69
4.99	19.55	30.41	41.26	52.11	62.97	73.82	84.67	95.53	39	3.63	16.60	24.49	32.39	40.28	48.18	56.07	63.97	71.86
5.47	20.60	32.49	44.39	56.29	68.19	80.08	91.98	103.88	40	3.88	17.14	25.58	34.02	42.46	50.90	59.33	67.77	76.21
6.00	21.75	34.80	47.85	60.90	73.95	87.00	100.05	113.10	41	4.16	17.75	26.80	35.84	44.89	53.94	62.99	72.04	81.08
6.56	22.97	37.24	51.50	65.77	80.04	94.31	108.58	122.84	42	4.46	18.40	28.10	37.80	47.50	57.20	66.90	76.60	86.30
7.19	24.34	39.98	55.61	71.25	86.89	102.53	118.17	133.81	43	4.77	19.07	29.45	39.82	50.20	60.57	70.95	81.32	91.70
7.88	25.84	42.98	60.12	77.26	94.40	111.53	128.67	145.81	44	5.12	19.84	30.97	42.11	53.24	64.38	75.52	86.65	97.79
8.64	27.49	46.28	65.08	83.87	102.66	121.45	140.24	159.04	45	5.49	20.64	32.58	44.52	56.46	68.40	80.34	92.29	104.23
9.50	29.36	50.03	70.69	91.35	112.01	132.68			46	5.95	21.64	34.58	47.52	60.47	73.41	86.35		
10.47	31.47	54.24	77.02	99.79	122.56	145.33			47	6.44	22.71	36.71	50.72	64.73	78.74	92.74		
11.54	33.80	58.90	84.00	109.10	134.20	159.30			48	6.97	23.86	39.02	54.18	69.34	84.50	99.66		
12.69	36.30	63.90	91.50	119.10	146.70	174.30			49	7.57	25.16	41.63	58.09	74.56	91.02	107.49		
13.99	39.13	69.56	99.98	130.41	160.84	191.27			50	8.21	26.56	44.41	62.27	80.13	97.98	115.84		
16.58	44.76	80.82	116.88	152.95	189.01	225.07			51	9.70	29.80	50.90	71.99	93.09	114.19	135.29		
19.67	51.48	94.26	137.05	179.83	222.61	265.39			52	11.46	33.63	58.55	83.48	108.40	133.33	158.25		
23.34	59.46	110.23	160.99	211.76	262.52	313.39			53	13.53	38.13	67.56	96.98	126.41	155.84	185.87		
27.67	68.88	129.06	189.25	249.43	309.61	369.79			54	15.96	43.41	78.13	112.84	147.55	182.27	216.98		
32.81	80.06	151.42	222.79	294.15	365.51	436.87			55	18.84	49.68	90.65	131.63	172.61	213.59	254.56		

Express Issue Term 30
30-Year Simplified Issue Term

Express Issue Term 30 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.



Available Benefits & Riders:

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)
- Accidental Death Benefit (minimum \$25,000)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider

Male Tobacco										Female Tobacco										
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount									Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount								
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$25,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	20	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	21	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	22	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	23	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	24	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
4.97	19.51	30.32	41.13	51.94	62.75	73.56	84.37	95.18	25	3.29	15.86	23.01	30.17	37.32	44.48	51.63	58.79	65.95		
5.17	19.94	31.19	42.43	53.68	64.92	76.17	87.41	98.66	26	3.47	16.25	23.79	31.34	38.89	46.44	53.98	61.53	69.08		
5.37	20.38	32.06	43.74	55.42	67.10	78.78	90.46	102.14	27	3.65	16.64	24.58	32.52	40.46	48.39	56.33	64.27	72.21		
5.57	20.81	32.93	45.04	57.16	69.27	81.39	93.50	105.62	28	3.84	17.05	25.40	33.76	42.11	50.46	58.81	67.16	75.52		
5.76	21.23	33.76	46.28	58.81	71.34	83.87	96.40	108.92	29	4.03	17.47	26.23	35.00	43.76	52.53	61.29	70.06	78.82		
5.97	21.68	34.67	47.65	60.64	73.62	86.61	99.59	112.58	30	4.20	17.84	26.97	36.11	45.24	54.38	63.51	72.65	81.78		
6.29	22.38	36.06	49.74	63.42	77.10	90.78	104.47	118.15	31	4.48	18.44	28.19	37.93	47.68	57.42	67.16	76.91	86.65		
6.48	22.79	36.89	50.98	65.08	79.17	93.26	107.36	121.45	32	4.66	18.84	28.97	39.11	49.24	59.38	69.51	79.65	89.78		
6.67	23.21	37.71	52.22	66.73	81.24	95.74	110.25	124.76	33	4.86	19.27	29.84	40.41	50.98	61.55	72.12	82.69	93.26		
6.86	23.62	38.54	53.46	68.38	83.30	98.22	113.14	128.06	34	5.06	19.71	30.71	41.72	52.72	63.73	74.73	85.74	96.74		
7.05	24.03	39.37	54.70	70.04	85.37	100.70	116.04	131.37	35	5.27	20.16	31.62	43.09	54.55	66.01	77.47	88.94	100.40		
7.78	25.62	42.54	59.46	76.39	93.31	110.23	127.15	144.07	36	5.70	21.10	33.50	45.89	58.29	70.69	83.09	95.48	107.88		
8.55	27.30	45.89	64.49	83.09	101.68	120.28	138.87	157.47	37	6.16	22.10	35.50	48.89	62.29	75.69	89.09	102.49	115.88		
9.42	29.19	49.68	70.17	90.65	111.14	131.63	152.12	172.61	38	6.68	23.23	37.76	52.29	66.82	81.35	95.87	110.40	124.93		
10.36	31.23	53.77	76.30	98.83	121.37	143.90	166.43	188.96	39	7.23	24.43	40.15	55.88	71.60	87.33	103.05	118.78	134.50		
11.40	33.50	58.29	83.09	107.88	132.68	157.47	182.27	207.06	40	7.83	25.73	42.76	59.79	76.82	93.85	110.88	127.91	144.94		
12.56	36.02	63.34	90.65	117.97	145.29	172.61	199.93	227.24	41	8.50	27.19	45.68	64.16	82.65	101.14	119.63	138.11	156.60		
13.86	38.85	68.99	99.14	129.28	159.43	189.57	219.72	249.86	42	9.22	28.75	48.81	68.86	88.91	108.97	129.02	149.07	169.13		
15.27	41.91	75.12	108.34	141.55	174.76	207.97	241.19	274.40	43	10.01	30.47	52.24	74.02	95.79	117.56	139.33	161.10	182.87		
16.84	45.33	81.95	118.58	155.21	191.84	228.46	265.09	301.72	44	10.87	32.34	55.98	79.63	103.27	126.91	150.55	174.20	197.84		
18.58	49.11	89.52	129.93	170.35	210.76	251.17	291.58	331.99	45	11.77	34.30	59.90	85.50	111.10	136.70	162.30	187.90	213.50		
20.50	53.29	97.88	142.46	187.05	231.64	276.23			46	12.66	36.24	63.77	91.31	118.84	146.38	173.91				
22.62	57.90	107.10	156.30	205.49	254.69	303.89			47	13.66	38.41	68.12	97.83	127.54	157.25	186.96				
24.97	63.01	117.32	171.63	225.94	280.25	334.56			48	14.67	40.61	72.51	104.42	136.33	168.24	200.14				
27.57	68.66	128.63	188.59	248.56	308.52	368.49			49	15.81	43.09	77.47	111.86	146.25	180.63	215.02				
30.40	74.82	140.94	207.06	273.18	339.30	405.42			50	17.03	45.74	82.78	119.82	156.86	193.90	230.94				
36.03	87.07	165.43	243.80	322.16	400.53	478.89			51	20.17	52.57	96.44	140.31	184.18	228.05	271.92				
42.76	101.70	194.71	287.71	380.71	473.72	566.72			52	23.95	60.79	112.88	164.97	217.07	269.16	321.25				
50.73	119.04	229.38	339.71	450.05	560.39	670.73			53	28.41	70.49	132.28	194.08	255.87	317.66	379.45				
60.14	139.50	270.31	401.11	531.92	662.72	793.53			54	33.68	81.95	155.21	228.46	301.72	374.97	448.22				
71.34	163.86	319.03	474.19	629.36	784.52	939.69			55	39.95	95.59	182.48	269.37	356.27	443.16	530.05				

Premier 20

20-Year Simplified Issue Return-Of-Premium Term

Issue Ages: Non-Tobacco: 20 – 60 (age last birthday)
 Tobacco: 20 – 40 (age last birthday)
 Face Amounts: Minimum: \$50,000
 Maximums: \$200,000 (through age 45)
 \$150,000 (ages 46 – 55)
 \$100,000 (ages 56 – 60)

Modal Factors:	
Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Rate Classes: Non-Tobacco/Tobacco
 Built-In Rating: 4 Tables
 Annual Policy Fee: \$100 (commissionable)

Ideal product for clients with minor health issues.

Male Non-Tobacco								Female Non-Tobacco								
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
2.24	26.57	33.56	40.63	47.63	54.63	61.68	68.73	20	1.83	22.32	27.69	32.97	38.28	43.67	49.04	54.29
2.24	27.84	35.20	42.55	49.92	57.24	64.57	72.04	21	1.83	23.49	29.12	34.71	40.35	45.89	51.48	57.24
2.24	29.14	36.83	44.55	52.20	59.98	67.62	75.35	22	1.83	24.49	30.36	36.19	42.09	47.85	53.76	59.68
2.24	30.05	38.00	45.94	53.94	61.81	69.75	77.78	23	1.83	25.66	31.80	37.93	44.04	50.20	56.35	62.46
2.24	31.36	39.63	47.94	56.22	64.42	72.79	81.09	24	1.83	26.67	33.04	39.41	45.78	52.16	58.48	64.90
2.24	31.71	40.09	48.46	56.88	65.20	73.55	81.96	25	1.83	27.84	34.47	41.15	47.74	54.37	61.07	67.68
2.29	32.28	40.93	49.50	58.18	66.77	75.39	84.05	26	1.84	28.88	35.85	42.72	49.70	56.59	63.51	70.47
2.32	33.06	41.98	50.80	59.70	68.60	77.52	86.31	27	1.89	29.97	37.21	44.54	51.76	59.07	66.41	73.61
2.33	33.33	42.30	51.24	60.25	69.26	78.12	87.17	28	1.90	30.37	37.74	45.15	52.52	59.99	67.32	74.82
2.35	33.88	43.02	52.21	61.34	70.43	79.65	88.74	29	1.91	30.80	38.32	45.85	53.40	60.90	68.38	75.86
2.35	34.23	43.47	52.73	61.99	71.21	80.56	89.78	30	1.96	31.37	39.11	46.89	54.60	62.34	70.21	77.95
2.44	35.71	45.57	55.33	65.15	74.99	84.83	94.66	31	1.98	32.19	40.22	48.20	56.22	64.29	72.19	80.21
2.44	36.32	46.28	56.29	66.23	76.17	86.20	96.23	32	1.99	32.98	41.19	49.41	57.64	65.86	74.17	82.31
2.44	37.28	47.52	57.77	67.97	78.25	88.48	98.66	33	2.02	33.93	42.43	50.98	59.49	68.08	76.60	85.09
2.50	38.59	49.28	60.03	70.69	81.39	92.13	102.83	34	2.05	34.89	43.74	52.55	61.33	70.16	79.04	87.87
2.52	39.71	50.78	61.85	72.98	84.00	95.03	106.14	35	2.06	35.67	44.72	53.76	62.86	71.86	80.86	89.95
2.64	40.76	52.36	63.95	75.58	87.13	98.83	110.32	36	2.13	35.94	45.18	54.46	63.72	73.04	82.24	91.52
2.85	42.20	54.57	67.00	79.38	91.83	104.16	116.58	37	2.32	37.41	47.46	57.50	67.53	77.61	87.56	97.62
3.03	43.54	56.66	69.77	82.87	96.00	109.18	122.15	38	2.44	38.06	48.50	58.99	69.39	79.82	90.31	100.75
3.25	45.24	59.21	73.26	87.21	101.22	115.27	129.28	39	2.63	39.06	50.20	61.25	72.32	83.48	94.57	105.62
3.50	47.38	62.47	77.52	92.54	107.62	122.74	137.81	40	2.82	40.24	52.03	63.77	75.58	87.39	99.13	110.84
3.84	50.80	67.49	84.22	100.92	117.67	134.30	151.04	41	3.04	42.97	55.95	68.91	81.89	94.83	107.81	120.76
4.25	54.94	73.62	92.31	110.93	129.67	148.32	167.04	42	3.23	45.07	58.95	72.91	86.79	100.70	114.67	128.58
4.69	59.38	80.15	101.00	121.80	142.59	163.39	184.27	43	3.54	48.46	63.90	79.43	94.83	110.36	125.78	141.29
5.16	64.47	87.72	110.92	134.20	157.34	180.59	203.92	44	3.71	50.42	66.77	83.18	99.62	115.98	132.32	148.77
5.74	70.38	96.46	122.59	148.66	174.70	200.84	226.90	45	3.96	53.42	71.15	88.91	106.69	124.33	142.07	159.90
6.27	74.12	102.20	130.33	158.34	186.44			46	4.31	55.99	75.12	94.22	113.32	132.55		
6.88	78.43	108.79	139.20	169.54	199.88			47	4.63	57.38	77.41	97.44	117.56	137.50		
7.50	82.26	114.73	147.20	179.65	212.15			48	4.97	59.42	80.61	101.79	123.00	144.16		
8.17	87.13	122.17	157.12	192.16	227.16			49	5.34	61.95	84.45	107.01	129.52	152.12		
8.89	91.91	129.42	166.95	204.45	241.90			50	5.74	64.29	88.17	111.97	135.83	159.69		
9.69	98.13	138.81	179.48	220.22	260.82			51	6.15	67.38	92.81	118.24	143.66	169.09		
10.52	105.09	149.25	193.40	237.62	281.71			52	6.61	70.42	97.44	124.50	151.49	178.48		
10.91	108.40	154.21	200.02	245.78	291.63			53	7.12	74.60	103.71	132.85	161.93	191.01		
11.94	116.41	166.28	216.11	266.01	315.90			54	7.63	77.52	108.21	138.94	169.65	200.27		
13.15	125.89	180.50	235.17	289.71	344.35			55	8.21	82.17	115.19	148.25	181.28	214.37		
14.56	131.81	189.76	247.69					56	8.80	87.87	123.67	159.47				
16.31	136.20	196.88	257.52					57	9.43	92.96	131.30	169.65				
17.55	142.03	205.75	269.53					58	10.52	102.92	146.18	189.40				
19.29	146.33	212.61	278.92					59	11.62	111.97	159.75	207.49				
22.02	151.51	220.96	290.40					60	12.85	123.37	176.79	230.12				

Premier 20

20-Year Simplified Issue Return-Of-Premium⁴ Term

Premier 20 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

Available Riders:

- Child Rider (First \$5,000 of Child Rider coverage is at no cost for face amounts of \$100,000 or more.)
- No-cost built-in Terminal Illness Accelerated Death Benefit Rider



Male Tobacco								Female Tobacco								
Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							Issue Age	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000			\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
5.26	39.80	54.18	68.64	83.08	97.44	111.92	126.32	20	3.64	33.36	44.13	54.90	65.69	76.43	87.26	97.97
5.26	41.37	56.33	71.34	86.35	101.35	116.34	131.37	21	3.64	34.58	45.76	56.90	68.08	79.30	90.46	101.62
5.26	42.93	58.48	74.04	89.61	105.14	120.75	136.24	22	3.64	36.06	47.72	59.34	71.02	82.56	94.27	105.97
5.26	44.20	60.25	76.21	92.22	108.27	124.25	140.24	23	3.64	37.28	49.35	61.34	73.41	85.43	97.46	109.45
5.26	46.41	63.25	80.04	96.89	113.75	130.50	147.37	24	3.64	39.02	51.57	64.21	76.78	89.35	101.88	114.50
5.26	48.02	65.40	82.82	100.16	117.53	134.91	152.42	25	3.64	40.71	53.85	66.99	80.15	93.26	106.45	119.54
5.26	49.59	67.55	85.52	103.42	121.45	139.33	157.29	26	3.77	42.41	56.27	70.12	83.96	97.83	111.78	125.63
5.26	51.81	70.56	89.35	108.10	126.80	145.57	164.43	27	3.92	44.80	59.66	74.47	89.28	104.10	118.93	133.81
5.26	53.68	73.17	92.57	112.01	131.50	150.90	170.34	28	4.03	46.68	62.27	77.86	93.53	109.05	124.72	140.24
5.26	54.94	74.86	94.74	114.62	134.63	154.55	174.34	29	4.16	48.77	65.20	81.69	98.20	114.67	131.11	147.55
5.26	54.94	74.86	94.74	114.62	134.63	154.55	174.34	30	4.31	51.07	68.47	85.96	103.31	120.80	138.27	155.73
5.54	58.73	80.28	101.88	123.43	144.95	166.59	188.10	31	4.42	52.77	70.95	89.08	107.34	125.50	143.59	161.82
5.81	63.20	86.67	110.23	133.65	157.21	180.75	204.27	32	4.55	54.98	74.08	93.18	112.34	131.37	150.44	169.65
6.12	66.03	90.91	115.79	140.73	165.57	190.49	215.41	33	4.69	57.64	77.80	98.05	118.21	138.41	158.67	178.88
6.41	69.12	95.49	121.80	148.23	174.57	200.84	227.24	34	4.83	59.73	80.81	101.96	123.11	144.16	165.37	186.35
6.72	71.69	99.33	126.93	154.53	182.14	209.82	237.51	35	4.94	62.21	84.32	106.49	128.54	150.69	172.82	195.06
7.07	74.55	103.64	132.68	161.72	190.87	219.87	249.00	36	5.34	65.12	88.82	112.49	136.26	159.95	183.63	207.24
7.35	77.30	107.69	138.07	168.45	198.84	229.15	259.61	37	5.74	68.34	93.72	119.02	144.42	169.74	195.05	220.46
7.88	81.22	113.63	145.99	178.46	210.84	243.16	275.61	38	6.19	71.60	98.68	125.71	152.80	179.92	206.93	234.03
8.49	84.87	119.24	153.55	187.92	222.19	256.56	290.93	39	6.78	74.86	103.77	132.68	161.60	190.49	219.42	248.30
9.31	88.57	124.98	161.48	197.93	234.34	270.87	307.28	40	7.45	78.13	108.92	139.73	170.52	201.32	232.05	262.91

⁴The return-of-premium feature provides guaranteed cash values that, at the end of the initial period, are equal to the base policy **annual premium** (regardless of policy's premium mode). If the policyowner elects to exercise the return-of-premium feature at the end of the initial period, an amount totaling the annual premium times 20 will be paid to the policyowner, and coverage will terminate; or the policyowner may use this "refund" as a single premium to purchase a reduced-paid up endowment policy on the life of the insured.

Benefits/Riders:

Express Issue Term 20/Express Issue Term 30:

Simplified Issue Term

- **Total And Permanent Disability Benefit (Waiver Of Premium):** premiums waived during total and permanent disability up to the policy anniversary nearest the Insured's 60th birthday. See page 10 for rates per thousand. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary nearest the Insured's attained age 60.*
- **Child Rider:** provides coverage for children issue ages 30 days – 18 years (age **last**). Sold in units of \$5,000 (max 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.* First \$5,000 of Child Rider coverage is at no charge for base policy face amounts of \$100,000 or more.
- **Accidental Death Benefit Rider:** provides a benefit in addition to the base policy benefit should the insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See page 10 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face amount for base policy and ADB rider is \$25,000 each. Max ADB rider is base policy face amount.*
- **No-Cost Terminal Illness Accelerated Death Benefit:** provides the policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

Premier 20:

Simplified Issue Return-Of-Premium Term

- **Child Rider:** provides coverage for children issue ages 30 days – 18 years (age **last**). Sold in units of \$5,000 (max is 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.* First \$5,000 of Child Rider coverage is at no charge for base policy face amounts of \$100,000 or more.
- **No-Cost Terminal Illness Accelerated Death Benefit:** provides the policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

*All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.

Rider/Benefit Premium Rates:

**Total and Permanent Disability Benefit
(Waiver of Premium)***

Express Issue Term 20			Express Issue Term 30		
Age	Issue Age Rate	Attained Age Rate	Age	Issue Age Rate	Attained Age Rate
20	0.18		20	0.24	
21	0.18		21	0.24	
22	0.18		22	0.24	
23	0.18		23	0.24	
24	0.18		24	0.24	
25	0.18		25	0.24	
26	0.18		26	0.24	
27	0.18		27	0.25	
28	0.18		28	0.26	
29	0.18		29	0.26	
30	0.18		30	0.27	
31	0.18		31	0.27	
32	0.18		32	0.29	
33	0.20		33	0.33	
34	0.20		34	0.33	
35	0.22		35	0.37	
36	0.23		36	0.40	
37	0.25		37	0.44	
38	0.26	0.26	38	0.47	
39	0.30	0.30	39	0.55	
40	0.33	0.33	40	0.62	
41	0.37	0.37	41	0.69	
42	0.40	0.40	42	0.74	
43	0.45	0.45	43	0.83	
44	0.49	0.49	44	0.90	
45	0.56	0.56	45	1.01	
46	0.69	0.69	46	1.26	
47	0.79	0.79	47	1.44	
48	0.91	0.91	48	1.65	0.91
49	1.10	1.10	49	1.85	1.10
50	1.24	1.24	50	2.07	1.24
51	1.73	1.73	51	2.33	1.73
52	2.19	2.19	52	2.61	2.19
53	2.69	2.69	53	2.93	2.69
54	3.37	3.37	54	3.29	3.37
55	4.07	4.07	55	3.66	4.07
56		4.96	56		4.96
57		5.45	57		5.45
58		6.31	58		6.31
59		8.12	59		8.12

*Not available on Premier 20

**Premier 20
Return-Of-Premium Factors:**

MALE		FEMALE	
Non-Tobacco	Tobacco	Issue Age	Non-Tobacco Tobacco
1.44	1.26	20	1.34 1.36
1.51	1.31	21	1.41 1.41
1.58	1.36	22	1.47 1.47
1.63	1.40	23	1.54 1.52
1.70	1.47	24	1.60 1.59
1.72	1.52	25	1.67 1.66
1.73	1.57	26	1.73 1.69
1.76	1.64	27	1.77 1.74
1.77	1.70	28	1.79 1.78
1.79	1.74	29	1.81 1.82
1.81	1.74	30	1.82 1.86
1.85	1.79	31	1.86 1.89
1.88	1.86	32	1.90 1.93
1.93	1.87	33	1.94 1.98
1.97	1.89	34	1.98 2.01
2.02	1.89	35	2.02 2.06
2.02	1.89	36	2.00 2.04
2.00	1.90	37	1.99 2.03
1.99	1.89	38	1.97 2.01
1.98	1.86	39	1.94 1.96
1.98	1.80	40	1.92 1.90
2.00		41	1.96
2.02		42	1.98
2.04		43	2.01
2.07		44	2.03
2.09		45	2.06
2.06		46	2.04
2.03		47	1.99
1.99		48	1.96
1.97		49	1.94
1.94		50	1.91
1.93		51	1.90
1.93		52	1.88
1.93		53	1.88
1.92		54	1.85
1.91		55	1.85
1.83		56	1.85
1.71		57	1.87
1.67		58	1.89
1.58		59	1.89
1.45		60	1.91

Child Rider:

\$25 annually per unit of \$5,000 (max rider face = 4 units)

If Waiver of Premium is on the base policy, add \$2 to the Child Rider annual premium rate.

Accidental Death Benefit:

Age	Rate Per Thousand
20-32	\$1.25
33-45	\$1.50
46-56	\$1.75
57-60	\$2.00

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Modal Factors For All Plans:

Semi-annual:	.515
Quarterly:	.260
Monthly EFT:	.087
Direct Monthly Bill:	.095

Minimum Modal Premium:

\$20 (unless premiums paid via Monthly EFT mode)

Policy Fee For All Term Plans:

\$100 annually (commissionable)

Premium Calculation Examples:

El Term 20	El Term 30	Premier 20*
55 M NT	40 M T	35 F NT Pref
\$25,000 face	\$45,000 face	\$100,000 face
WP	\$45,000 ADB	\$10,000 CR (\$5,000 is free)
\$5,000 CR	Dir Monthly	Quarterly
Monthly EFT		
\$14.57 Rate/1,000	\$11.40 Rate/1,000	\$2.06 Rate/1,000
+ 4.07 WP Rate	+ 1.50 ADB Rate	x 100 Face/1,000
\$18.64	\$12.90	\$206.00
x 25.00 Face/1,000	x 45.00 Face/1,000	+ 100.00 Policy Fee
\$466.00	\$580.50	\$306.00
+ 100.00 Policy Fee	+ 100.00 Policy Fee	x 2.02 ROP Factor
\$566.00	\$680.50 Annual Premium	\$618.12
+ 25.00 CR	x .095 Mode Factor	+ 25.00 1 Unit CR
+ 2.00 CR WP	\$64.65 Dir Monthly	\$643.12 Annual Premium
\$593.00 Annual Premium		x .260 Mode Factor
x .087 Mode Factor		\$167.21 Quarterly
\$51.59 Monthly EFT		

What can I buy?

Premium Requested: \$50/Month
Product: Premier 20
Sex: Female
Age: 30
Nicotine: No
Payment Mode: Monthly EFT
Rate per \$1,000: \$1.96
ROP Factor: \$1.82

Face Amount Calculation Example:

Step 1: Premium Commitment ÷ Modal Factor
 $\$50 \div .087 = 574.7126$
Step 2: Divide by ROP Factor
 $574.7126 \div \mathbf{\$1.82} = 315.7761$
Step 3: Subtract Policy Fee
 $315.7761 - \mathbf{\$100} = 215.7761$
Step 4: Divide by Rate per \$1,000
 $215.7761 \div \mathbf{\$1.96} = 110.08987$
Step 5: Multiply by \$1,000
 $110.08987 \times \mathbf{1,000} = 110,089.87$
Face Amount Result: **\$110,090**

* Due to rounding, system calculations may differ slightly.

Simplified Underwriting

For all simplified-issue term products, a Personal History Interview (PHI) is required.

Know Before You Go® Application Process:

- Let your client know what to expect:
 - Purpose: to review information on application.
 - Typically takes 6-12 minutes, depending on product.
 - Discussion includes medical history, name of physician, and other pertinent information from app.
 - Remind client to be forthcoming and honest in answering interviewer questions.
- You, as the agent, initiate a Personal History Interview (PHI) from your client's home by calling 866-333-6557.
- Tell the operator the interview is for UHL/UFL and for the appropriate simplified issue term product (Express Issue Term 20, Express Issue Term 30, or Premier 20 Return-of-Premium Term).
- Hand the phone to your client, who must complete the interview without coaching or help from others.
- During the call, the interviewer conducts MIB and IntelliScript prescription drug history searches.
- When the client is finished with the interview, he/she will be asked to hand the phone back to you.
- Based on the client's answers to the questions, and the MIB and prescription drug database searches, the interviewer will tell you whether or not the application should be submitted to the Home Office.

PHI Hours:

- 8:30 a.m. - 11:30 p.m. Monday - Friday; 11:00 a.m. to 5:00 p.m. Eastern on Saturday. Sundays by appointment.
- If agent did not meet with the applicant in person when the application was taken, a PHI is **REQUIRED**.
- If the PHI is not done at the time the application is taken, the Home Office will order it.

MIB, Inc. (formerly the Medical Information Bureau):

- Maintains and safeguards a record on almost everyone who has applied for life, health, critical illness disability or long-term care insurance within the past seven (7) years.
 - Records contain information of underwriting significance (medical and avocation information) about consumers who have applied for life and health insurance with MIB member companies.
 - Consumers may request a free copy of their MIB file by calling 866-692-6901.
- UHL/UFL does not rely solely on MIB reports to determine life insurance eligibility.

Milliman IntelliScript:

- Results include drug name, dosage, fill date, pharmacy and physician information.
- UHL/UFL applicants may request a free copy of their Milliman IntelliScript for prescription history report by calling 877-211-4816.

Male/Female Build Chart For Simplified Issue Term:

Weight Cannot Exceed The Following:	
Height	EI Term 20, EI Term 30, Premier 20
5'0"	210 lbs
5'4"	240 lbs
5'8"	270 lbs
6'0"	305 lbs
6'4"	340 lbs

Non-Tobacco Definition: **No** nicotine product use for past 12 months.

Medical Examinations/Bodily Fluids Testing: no routine exams or lab testing required⁵. UHL/UFL reserves the right, however, to order such requirements, at the underwriter's discretion. An agent writing life insurance on his/her on life is required to undergo a paramed exam and urinalysis.

- Approved Paramed Companies: Portamedic, ExamOne, APPS, EMSI
- Approved Laboratory: Clinical Reference Lab

Attending Physician Statements (APS): Based on the applicant's medical history, MIB information or pharmacy report, an APS may be necessary. Agents may be asked to provide the APS at the client's expense. APSs accepted only if provided by the physician medical provider in a sealed envelope or faxed directly from the provider's office. See page 15 for details.

Foreign Nationals: Applications accepted on individuals who are not naturalized US citizens provided they are here legally and on a permanent basis. Must possess a social security number, a valid Visa or Green Card, and have resided in the US for the past two years.

Military Risks: Applications accepted on individuals currently serving in the military in a non-combat unit provided they have not been alerted for combat duty or are not serving in a hazardous area. Complete Military Personnel Financial Services Disclosure and submit with application. Forms: 200-673 (UHL); 18-673 (UFL).

Stranger-Owned Life Insurance (STOLI): Applications will not be accepted for which any agreement or understanding exists that provides for any party to obtain an interest in any policy issued on the Proposed Insured who does not have an insurable interest in the life of the Proposed Insured.⁶

App Submission Tips

Cover Memo:

- Legibly complete **all** sections, including:
 - Agent information.
 - How app was taken.
 - If PHI was completed.
 - If the policy is to be mailed to the agent or policyowner.
 - Any special instructions.

Application:

- Legibly complete all sections.
- Do not leave anything blank.
- Be as descriptive as possible.
- Clearly check answer boxes.
- Clearly note product applied for, face amount, payment mode and premium amount.
- Required signatures include Proposed Insured, Policyowner (if different), and agent.
- Basic Eligibility Requirement: Proposed Insured required to have an attending physician and to list physician's name and contact information on the application.

Premium:

- Premiums may be paid via check, bank draft or money order. Cash is not accepted.
- A completed, signed authorization form for bank drafts is required.
- Must include a pre-printed voided check with app or a completed, signed EFT verification form with bank name, routing and account numbers for the Home Office to draft premiums.

Application Receipt/Fair Credit Reporting Act:

- Completed, signed application receipt is required if premium is collected.
- The Fair Credit Reporting Act/MIB Notice must be provided to the applicant at the time the application is taken, or if a point-of-sale PHI has been conducted.

HIPAA:

- A completed, signed HIPAA form must accompany all apps submitted to the Home Office.

⁵Oral fluids/HIV testing collected by a paramed required for WI applicants.

⁶State variations may apply.

UHL/UFL Opportunity

- More than two decades in the simplified issue market.
- Quick issue.
- Initial premium can be drafted.
- Annualized 1st-year commissions paid daily.
- Fully commissionable policy fees.
- Incentive trips.
- Marketing materials for use with consumers.
- Direct monthly bill available.
- Seasoned underwriters.
- App can be taken over the phone.*

App Submission:

- Fax to: 317-692-7711
- Mail to:
United Home Life Ins Co.
Attn: New Business
PO Box 7192
Indianapolis, IN 46207-7192
- Overnight:
United Home Life Ins Co.
Attn: New Business
225 South East Street
Indianapolis, IN 46202
317-692-7979

On The Web:

- Download applications, forms, and marketing materials 24/7.
- Product training presentations.
- Track app status.
- View daily commission activity and monthly commission statements.
- Online quoting engine.
- Mobile quoting app:
www.unitedhomelife.com/UnitedHomeLife/QuickQuote.jsp
- View persistency/placement rates for you and agents in your hierarchy.
- Track production for agents in your hierarchy.



* Wet signature required.

APS Guidelines/Procedures

UHL/UFFL does not order APS's, and **here's why:**

- For most products, our **Know Before You Go®** personal history interview provides a **very solid preliminary decision** before you leave your client's home.
- Ordering an APS **adds** to the Company's **expenses** which can **result in higher premiums** and/or **lower commission rates**.
- **Underwriting takes longer** – sometimes weeks, or even *months*.
- Obtaining the APS **rarely results** in an **application that's approved as applied for**.



What we will do: Notify you, giving you as much information as HIPAA allows, and **advise the product your client does qualify for**. Your client then has options:

- **Accept the product offered** and we'll issue the policy.
- **Pursue further underwriting. Your client** would then **request the APS** from his physician, and the **cost would be at your client's expense**.
 - **NOTE: We will only accept an APS via fax directly from the provider's office or in an envelope sealed by the provider if sent by USPS or overnight mail. The fax number to which an APS should be sent is 317-692-7636.**

