

Term Life Insurance

Consumer Brochure



LIFE INSURANCE MADE SIMPLE



www.unitedhomelife.com
(800) 428-3001

Simplified Products – Simple Solutions

Term insurance is one of the simplest life insurance products available. It allows you to purchase larger amounts of coverage in a cost-effective way. Simply put, it's pure coverage – you pay a premium; your beneficiary receives the benefit.

At United Home Life/United Farm Family Life, we've made it simple to purchase affordable term life insurance coverage without undergoing medical exams or providing bodily fluids¹ for lab tests, even if you've been turned down before. We know simplified issue life insurance – it's **all** we do. Just complete an application with your agent, and participate in a brief personal history interview by phone.

It's that simple.

Simplified Issue Term Life Portfolio

Each of our simplified issue term products* is designed to cover a range of individuals based on age, tobacco usage and health, and has these features:

- No routine medical exams, blood work¹ or physician's statements.
- Guaranteed level premiums for the length of the initial term period.
- Guaranteed renewable coverage.²
- Coverage that can't be cancelled so long as premiums are paid.
- Riders and benefits that can help tailor these products to your particular needs.*

Simplified Underwriting

Simplified issue life insurance products mean simplified underwriting. Instead of a medical exam or bodily fluids¹ testing, we utilize a personal history interview (PHI) in conjunction with your application. A PHI is a short telephone interview that helps us determine if the product you've applied for is the right fit. You'll speak with an experienced underwriter who will ask you some health questions and who will verify information provided on the application, typically in less than 10 minutes. Just relax and be forthcoming in your responses.

Once we receive your application, we'll start the approval process. We'll work closely with your agent to ensure your coverage is issued as quickly as possible. Your agent is a trusted resource - if you have any questions about your application, the product applied for, or the coverage applied for, make sure you let your agent know.

*Product and rider/benefit availability varies by state. Issue ages vary by state.

¹Oral fluids/HIV testing collected by a paramed is required for WI applicants.

²See policy for details.

Policy forms: 200-364, 200-434, 200-737 (UHL); 18-364, 18-434, 18-737 (UFFL).





The Products*

Express Issue Term 20³ is a level death benefit term plan with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Express Issue Term 20 is available with four additional riders: Total And Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider⁴, and a no-cost Terminal Illness Accelerated Death Benefit Rider.

Express Issue Term 30³ is a level death benefit term plan with an initial level premium guarantee period of 30 years. At the end of 30 years, premiums increase on an annual basis. Express Issue Term 30 is available with four additional riders: Total And Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider⁴, and a no-cost Terminal Illness Accelerated Death Benefit Rider.

Premier 20³ is a level death benefit term product with an initial level premium guarantee period of 20 years and includes a Return-Of-Premium feature. This term plan builds up a guaranteed cash value that can be used to “return” to you the total annual premiums paid through the end of the initial term period.⁵ Premier 20 is available with two additional riders: Child Rider⁴ and a no-cost Terminal Illness Accelerated Death Benefit Rider.

Term products from UHL/UFL provide protection for every stage of your life, whether you’re newly married, buying a home or starting a family. Term insurance offers coverage for your loved ones in a budget-conscious way. And, it can also be a valuable addition to your existing insurance portfolio to help cover a specific, finite need such as mortgage protection or to supplement group coverage offered by an employer.

*Product and rider/benefit availability varies by state. Issue ages vary by state.

³Coverage terminates on the policy anniversary nearest the insured’s 95th birthday.

⁴Up to \$20,000 of Child Rider coverage may be purchased for \$25 additional annual premium per unit of \$5,000. First \$5,000 of Child Rider face amount is at no charge on base policy face amounts of \$100,000 or more.

⁵Exercising the Return-Of-Premium option terminates coverage. See policy for details.

Policy forms: 200-364, 200-434, 200-737 (UHL); 18-364, 18-434, 18-737 (UFL).

Rider forms: 200-356, AD-66, WPD-66, 200-327 (UHL); 18-356, 18-119, 18-070, 18-327 (UFL).



The Companies Behind Your Protection

United Home Life Insurance Company and its parent company, United Farm Family Life Insurance Company, are family-oriented companies founded in 1948 and 1937, respectively. Both companies were founded with a philosophy of providing quality, personal service to our policyholders and agents. We're here to serve you.

Our primary focus is providing affordable, flexible life insurance solutions for our policyholders. Our ultimate pledge is to meet our financial obligations to our policyholders.

A.M. Best, a leading independent analyst of the insurance industry since 1899, has assigned the financial-strength rating of A- (Excellent) to United Home Life and the financial-strength rating of A (Excellent) to United Farm Family Life. The A- (Excellent) rating is the fourth highest of 16 ratings and the A (Excellent) rating is the third highest of 16 ratings.

United Home Life/United Farm Family Life Insurance Companies

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