



UNITED FARM FAMILY LIFE INSURANCE COMPANY
P.O. Box 7192
Indianapolis, IN 46207-7192

**CALIFORNIA DISCLOSURE
POLICY FORM 18-643 8-09
EXPRESS ISSUE TERM DELUXE 20**

This policy is similar to a term policy for the same level premium period, but does not provide any nonforfeiture benefits (such as cash surrender values) at any time during those years. This means that if you fail to pay a premium within a specified time of its due date, this policy will lapse without any value.

You should compare this policy to a level-premium term policy. Such a term policy would provide identical insurance coverage, but may also be required to provide nonforfeiture benefits at certain durations where this policy does not. However, the premiums for the term policy might be higher than the premiums for this policy.

When considering the purchase of this policy, you should compare the value of having nonforfeiture benefits (such as cash values) versus the level of the premiums that you will pay.

Owner's Signature

Date

Owner's Printed Name

I certify that I have presented and explained this Disclosure to the Owner.

Agent's Signature

Date

Agent's Printed Name