

No-Cost Insurance For Children!

Get a FREE \$5,000 Child Rider on a \$100,000+ base face amount on the following policies:

Term ¹	Return-of-Premium Term ¹
Simple Term 20	Simple Term 20 ROP
Simple Term 30	

Issue Ages:

- Base Insured: 20 – 60 (Age last; Simple Term 20/Simple Term 20 ROP)²
20 – 55 (Age last; Simple Term 30)
- Child: 15 days – 18 (Age last)

Child Rider:

- Simple app/simplified underwriting.
- Level term insurance.
- Convertible to permanent coverage with **no underwriting** at child's age 21.³
- Additional coverage (up to \$15,000 more) may be purchased on Simple Term 20, Simple Term 30, and Simple Term 20 ROP. Each additional unit of \$5,000 is \$25 per year.



Simplified Products – Faster Results
It's What We Know – It's All We Do™



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¹If base face amount is lower than \$100,000, the Child Rider (CR) has a cost.
²Simple Term 20 ROP issue ages for tobacco users: 20 – 40 (age last).

³Or rider termination date, whichever is earlier.
Rider availability varies by state.
Rider form: 200-356 (UHL); 18-356 (UFFL).