

Provider Non-Med Whole Life!

No-Cost Riders/Benefits:	Description
Life Threatening Cancer ² Accelerated Benefit	Advances up to 10% of policy face amount if insured is diagnosed with life-threatening cancer. [^]
Common Carrier ² Accidental Death Benefit	Face amount doubled if death is due to an accident while riding in public transportation as a fare-paying passenger. [^]
Charitable Gift Donation ²	An additional 1% of the face amount payable to charity chosen by policyowner. ³
Guaranteed Insurability Benefit (ages 0-17)	Guarantees right to purchase additional insurance at insured's 25th birthday without evidence of insurability. [^]
Terminal Illness Accelerated Benefit	Policyowner can access the death benefit (discounted at interest for one year) if insured is diagnosed with a terminal illness where life expectancy is 12 months or less. [^]

- ✓ Our lowest premium product!
- ✓ Simple application with yes/no health questions to help us determine eligibility.
- ✓ No routine medical exams or oral fluids required¹!
- ✓ Preferred non-tobacco rates available – with NO MEDICAL TESTS of any kind!



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



www.unitedhomelife.com

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

²Minimum base face amount of \$25,000 required.

³If none chosen, the charitable benefit is payable to the American Red Cross.

[^]Exclusions may apply. See rider for details.

Product, features and rider/benefit availability varies by state.

Policy forms: 200-466 (UHL); 18-466 (UFFL).

Rider forms: 200-539, 200-537, 200-538, 200-327 (UHL); 18-539, 18-537, 18-538, 18-327 (UFFL).