

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 the most 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 eight 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, 200-641, 200-407, 200-483, 200-640, 200-644, 200-643 (UHL); 18-364, 18-434, 18-641, 18-407, 18-483, 18-640, 18-644, 18-643 (UFFL).





The Products*

Graded Benefit Term 10 (GBT) is graded-benefit term life insurance³. During the first two policy years, the benefit for death by natural causes is a refund of all premiums paid to date plus interest. Beginning day one of policy year three, the full benefit is payable to your beneficiary. For death due to accidental causes⁴ during the first two policy years, the full death benefit will be paid to your beneficiary.

GBT also has several no-cost riders designed to provide additional value-added protection with no additional premium required⁵: Identity Theft Benefit Waiver of Premium Rider, Extended Hospital Stay Waiver of Premium Rider, and Common Carrier Accidental Death Benefit Rider.

Express Issue Term Deluxe 20⁶ is a level death benefit term life insurance product that also offers two optional premium-paying riders: Child Rider, and Accidental Death Benefit Rider.

Express Issue Term Plus (20-Year)⁶, **Express Issue Term 30**⁶, and **Express Issue Term 65**⁶ are level death benefit term plans with three additional riders (Waiver of Premium, Accidental Death Benefit Rider, and a no-cost \$5,000 Child Rider⁷ for face amounts of \$100,000 or more) as well as a no-cost Terminal Illness Benefit Rider.

Premier 20⁶, **Premier 30**⁶, and **Premier 65**⁶ are level death benefit term life products with a Return-Of-Premium feature, a no-cost Terminal Illness Benefit Rider, and a no-cost \$5,000 Child Rider for face amounts of \$100,000 or more. These products build up a guaranteed cash value that can be used to “return” to you the total of the annual premiums paid through the end of the term period.⁸

Term products from UHL/UFFL offer 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.

³Premiums are payable for 20 years after which coverage terminates. See policy for details. ⁴Exclusions apply. See policy for details. ⁵Minimum face amount for GBT no-cost riders: \$10,000. ⁶Coverage terminates on the policy anniversary nearest the insured’s 95th birthday. ⁷Additional Child Rider coverage (up to \$15,000 more) may be purchased for \$25 additional annual premium per unit of \$5,000. ⁸Exercising the Return-Of-Premium option terminates coverage. See policy for details.

Policy forms: 200-364, 200-434, 200-641, 200-407, 200-483, 200-640, 200-644, 200-643 (UHL); 18-364, 18-434, 18-641, 18-407, 18-483, 18-640, 18-644, 18-643 (UFFL).
Rider forms: 200-575, 200-576, 200-537, 200-536, 200-119, 200-070, 200-327 (UHL); 18-575, 18-576, 18-537, 18-536, 18-119, 18-070, 18-327 (UFFL).



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

225 South East Street
Indianapolis, IN 46202
Phone (800) 428-3001

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