

# Non-Med Term Insurance To \$200,000!

Simple Term 20  
Simple Term 30

Simple Term 20 ROP

Issue Ages: 20 – 45 (age last)<sup>1</sup>

## Non-med:

- No paramed exams.<sup>3</sup>
- No bodily fluids testing.<sup>3</sup>
- Simplified application.
- Personal History Interview required.

## Available Riders:<sup>4</sup>

- Total & Permanent Disability Benefit (Waiver of Premium)
- Accidental Death Benefit (min \$25,000)
- Child Rider<sup>2</sup>
- No-cost Terminal Illness Benefit



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



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<sup>1</sup>Issue ages 46 and above have lower face amount maximums.

<sup>2</sup>First \$5,000 of Child Rider coverage is at no cost if face amount of base policy is \$100,000 or more.

<sup>3</sup>Oral fluid/HIV testing collected by a paramed is required for WI applicants.

<sup>4</sup>Product/rider availability and issue ages may vary by state. Rider availability varies by product. Rider forms: WPD-66, AD-66, 200-356, 200-327 (UHL); 18-070, 18-119, 18-356, 18-327 (UFFL). Policy forms: 200-364, 200-434, 200-737 (UHL); 18-364, 18-434, 18-737 (UFFL).