

## 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

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## Protector AD

### Accidental Death Benefit Coverage

#### CONSUMER BROCHURE



## Life Insurance Made Simple



## Protector AD Accidental Death Benefit Coverage

### Did You Know?

- Accidents are one of the top five causes of death for adults ages 18-60.<sup>1</sup>
- One person dies every 14 minutes in a car accident.<sup>2</sup>
- 43% of work-related fatalities are due to transportation and highway incidents.<sup>3</sup>

Accidents can happen anywhere, anytime, to anyone. Protector AD accidental death benefit coverage provides a benefit when the unforeseen occurs.

### Features:

- Protector AD's accidental death benefit is guaranteed to double over the first 20 years.
- Premiums are level for the first 20 years and are guaranteed.
- Coverage is guaranteed renewable so long as premiums are paid on time.
- The policy builds cash value which, after the 20th year, equals 20 annual premiums.
- At the end of the 20th year, a return-of-premium (ROP) option is available, and is based on the annual premium.
  - If the ROP option is elected, the coverage terminates.
  - Otherwise, coverage continues with annual premiums that will increase.

	Option 1	Option 2	Option 3
AD Benefit:	\$50,000	\$75,000	\$100,000
Doubles in 20 Years To:	\$100,000	\$150,000	\$200,000
Monthly EFT Premium:	\$12.83	\$17.07	\$21.32
Total Annual Premium:	\$147.50	\$196.20	\$245.00
*ROP Year 20:	\$2,950	\$3,925	\$4,900

ROP calculation example for Option 1:  $\$147.50 \text{ (ann prem)} \times 20 \text{ yrs} = \$2,950$

\*Any outstanding policy loan will reduce these amounts.

<sup>1</sup>Source: [www.cdc.gov](http://www.cdc.gov), Deaths: Data for 2015.

<sup>2</sup>Source: [www.nhtsa.gov](http://www.nhtsa.gov), Quick Facts 2016.

<sup>3</sup>Source: Bureau of Labor Statistics, National Census of Fatal Occupational Injuries, 2016.

Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements. If there are any discrepancies between the product description and the issued insurance policy, the issued policy shall take precedence.

Protector AD is an accidental death benefit rider attached to a small whole life policy which provides an additional amount of coverage:

	Option 1	Option 2	Option 3
AD Benefit:	\$50,000	\$75,000	\$100,000
WL Coverage:	\$125	\$188	\$250

### We Make It Simple:

There's just one non-health underwriting question\* on the Protector AD application:

*In the past three (3) years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver's license suspended or revoked, or in the past five (5) years have you been convicted of operating a vehicle while intoxicated?*

If you can answer this question "no", we'll issue the policy.\*\*

Protector AD can be a valuable addition to your existing insurance portfolio. It's affordable coverage with built-in guarantees that provides protection for your loved ones when the unexpected happens.



\*Language may vary by state.

\*\*For those who qualify. Activities/occupations that are declined include but are not limited to: aviation, rodeo, scuba diving, sky diving, auto/motorcycle racing, mountain climbing.

Policy/rider forms: 200-500/200-491 (UHL); 18-500/18-491 (UFL).

This brochure is a brief description of coverage and does not contain all the benefits and exclusions. Read your policy and rider carefully for exact terms and conditions.