

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.

We're financially strong, as evidenced by our ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899. A.M. Best 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. These are the fourth- and third-highest ratings, respectively, of 16 ratings.

With combined assets of more than \$2 billion, and over \$20 billion of life insurance in force, our companies are well-positioned to meet our obligations to our policyholders.

We believe passionately that buying life insurance doesn't need to be complicated. For more information about our products, talk with a United Home Life or United Farm Family Life insurance agent.

United Home Life United Farm Family Life Insurance Companies



United Home Life/United Farm Family Life
Insurance Companies
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Indianapolis, IN 46202
1-800-428-3001
www.unitedhomelife.com

*The Value Of Life Insurance
Made Simple*

Life can be complicated, and it comes with no guarantees. Changes in family dynamics, the economy, in employment status or careers, financial resources, or other events can leave you and your loved ones uncertain of what lies ahead.

Life insurance is different. It does provide you with invaluable guarantees:

- Cash value growth*
- An income tax-free benefit^
- And coverage when it's most needed.+

We offer simplified and guaranteed issue whole life insurance products as well as term and accidental death coverage plans. And, many of our products can be tailored to meet your specific insurance needs through the use of riders and benefits, several at no out-of-pocket cost to you.

Our goal is to provide competitive life insurance coverage, specific to *your* needs, as *simply* as possible.

By giving you, your family and your livelihood the protection you need, life insurance ensures that what you value most in life is covered, no matter what the future holds.



While you can't always predict the changes that will happen in your life, you can depend on life insurance from United Home Life and United Farm Family Life to provide an income tax-free benefit^ that will help ease the burdens of:

- Day-to-day expenses
- Lost income
- An outstanding mortgage
- Provisions for a special needs child
- Credit card balances
- A car loan
- Medical bills
- College tuition
- Student loans
- Funeral costs
- And other financial responsibilities.

Life insurance protects everyone, from single adults, newlyweds and young families, to empty-nesters and retirees. Ensure your loved ones can carry on financially by insuring the future – **their future** – with life insurance.

*Most term products do not generate cash values. See policies for limitations and details.

^UHL/UFFL agents do not give tax or legal advice. You should consult your own personal advisor regarding taxation, legal or other advice.

+So long as premiums are paid.