



United Home Life Insurance Company  
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## MILITARY PERSONNEL FINANCIAL SERVICES DISCLOSURE REGARDING INSURANCE PRODUCTS

No person may sell, or offer for sale, any life insurance product to any member of the Armed Forces, regardless of the location of the sale, unless a disclosure in accordance with Section 10 of the Military Personnel Financial Services Protection Act of 2006 is provided to such member at the time of sale or offer.

Note: In Ohio and Washington, this disclosure also applies to dependents of any member of the Armed Forces.

### DISCLOSURE

1. Subsidized life insurance is available to members of the Armed Forces from the Federal Government under the Servicemembers' Group Life Insurance ("SGLI") program, under subchapter III of Chapter 19, Title 38, United States Code.
2. The maximum amount of insurance coverage available under the SGLI program is \$400,000 at a total monthly premium deduction amount of \$29.00. (SGLI premium rate effective July 1, 2014). Additional information can be obtained by contacting Service Members Group Life Insurance at 1-800-419-1473 or at [www.insurance.va.gov](http://www.insurance.va.gov).
3. The life insurance product being offered to you at this time is not offered or provided by the Federal Government, and the Federal Government has in no way sanctioned, recommended, or encouraged the sale of the life insurance product being offered.
4. While this policy does not have a savings fund or savings feature, it may have the ability to accumulate cash value which, under certain circumstances, could be used to pay premium. The terms and circumstances under which this cash value, if any, would build for your policy have been detailed for you in your product illustration, if any, and in your insurance contract.
5. No person, other than a licensed life insurance producer, has received any referral fee or incentive compensation in connection with the offer or sale of this life insurance product.

Producer Please Note: If this solicitation or sale is on Federal land or a facility located outside of the U. S., you must provide the applicant with the address and phone number at which consumer complaints are received by the State Insurance Commissioner for the state having the primary jurisdiction and duty to regulate the sale of such life insurance products. You may obtain this information at [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm).

As required by state law, your contract will contain a Right to Return or Free Look provision. When you receive your contract, review it immediately and if you decide you do not wish to keep it, return it to the agent or the Company within the free look period specified and your contract will be void from the beginning. Any payment made will be returned as specified in your contract.

For Life Insurance Only: Policy Type Applied For:  Term Life  Whole Life

Death Benefit Applied For \$ \_\_\_\_\_ First Year Cost \$ \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Producer Signature \_\_\_\_\_ Date \_\_\_\_\_