

BY THEIR VERY NATURE,
ACCIDENTS AREN'T
PREDICTABLE, AND CAN
BE DIFFICULT TO PREVENT.
**BE PREPARED FOR THE
UNEXPECTED.**

Accidents happen, and no one knows when one may occur or how serious it will be.

With coverage available for ages 18 to 60, our Protector AD plan is easy to apply for, and contains a built-in return-of-premium feature. If the policy has not been used, we'll return the total of all annual premiums paid¹ to the policyowner!

Choose from three face amounts, each with a guaranteed level premium for the life of the policy.

Accidents can happen at any time. Be sure you're prepared with:

- Simple protection.
- Affordable coverage.
- Guaranteed premiums.

Contact your UHL/UFL agent to find out more about how we can protect you and those you love.



A.M. Best has assigned a financial strength rating of A- (Excellent) to United Home Life; United Farm Family Life's financial strength rating is A (Excellent).

And, combined, we have more than \$2 billion in assets and over \$20 billion of life insurance in force, so we're well-positioned to meet our obligations to our policyowners.

A- (Excellent) and A (Excellent) are the 4th and 3rd highest ratings, respectively, of 16 ratings.

**United Home Life
United Farm Family Life
Insurance Companies**

225 South East St
Indianapolis, IN 46202
Toll-Free: 800-428-3001

www.unitedhomelife.com

FOR CONSUMERS

SMARTsense
Protecting America's Workforce



¹ Assumes all premiums have been paid and there is no policy debt.



SIMPLICITY:

1. Decide on one of the three face amounts.
2. Complete the straightforward, non-invasive application, and pay the corresponding premium.

It's that simple.

	Option #1	Option #2	Option #3
AD Benefit	\$50,000	\$75,000	\$100,000
Monthly EFT Premium	\$17.18	\$21.42	\$25.67
Base WL Face Amount	\$125	\$188	\$250

Protector AD is an accidental death benefit rider attached to a small whole life policy which provides an additional amount of coverage. If the insured's death, while the policy is in force, is due to other than accidental causes, the whole life portion of the policy will pay out a benefit.

WE ASK JUST one question:

The application has no questions about your health or medical issues. Simply answer the following:

*"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?"²*

ACCEPTABLE industries & occupations include:

- Agricultural
- Automotive
- Clerical
- Secretarial
- Construction
- Truck Driver
- Education
- Firefighters
- Food Service
- Industrial
- Laborer
- Landscaping
- Law Enforcement
- Medical
- Military
- Professional
- Retail
- Insurance
- Commuters
- Teenaged Drivers

² Language may vary by state.



COVERAGE IS unavailable for³:

- Aviation other than as a fare-paying passenger.
- Chemical/Biological weaponry industry.
- Explosive technician or handler.
- On-Duty military.
- Mountain climbers.
- Oil and Gas industries.
- Professional athletes & musicians.
- Miners who work underground or handle explosives.

SMARTstats

- Nearly 1.25 million people die on the road every year.⁴
- More than 5,000 construction workers died.⁵
- Over 700 truckers die each year.⁶

³ Any other occupations deemed unqualified by underwriting

⁴ <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/812603>

⁵ <https://www.bls.gov/news.release/cfoi.nr0.htm>

⁶ <https://www.trucks.com/2016/12/19/truck-driver-deadliest-job/>