

# LIFE INSURANCE **made simple.**

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, which 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.

Both companies combined have more than \$2.5 billion in assets, and over \$21 billion of life insurance in force, so we're well-positioned to meet our obligations to our policyholders.

We believe that understanding the options you have in your life insurance policy shouldn't be complicated. For more information, talk with a United Home Life or United Farm Family Life independent insurance agent.

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

225 South East Street  
Indianapolis, IN 46202  
**Toll-Free (800) 428-3001**



**United  
Farm Family**  
Life Insurance Company

[www.unitedhomelife.com](http://www.unitedhomelife.com)

# PROTECTOR AD accidental death benefit coverage



**United  
Farm Family**  
Life Insurance Company

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



## 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 16 minutes in a car accident.<sup>2</sup>
- Nearly 1 out of 5 fatally injured workers was employed as a driver/sales worker or truck driver.<sup>3</sup>

## 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.
  - Assumes all premiums are paid on time and no policy debt. If the ROP option is elected, the coverage terminates.
  - Otherwise, coverage continues with annual premiums that will increase.

	Option 1	Option 2	Option 3
<b>AD Benefit:</b>	\$50,000	\$75,000	\$100,000
<b>Doubles in 20 Years To:</b>	\$100,000	\$150,000	\$200,000
<b>Monthly EFT Premium:</b>	\$17.40	\$21.75	\$26.10
<b>Total Annual Premium:</b>	\$200.00	\$250.00	\$300.00
<b>*ROP Year 20:</b>	\$4,000	\$5,000	\$6,000

ROP calculation example for Option 1: \$200.00 (ann prem) x 20 yrs = \$4,000

\*Any outstanding policy loan will reduce these amounts.

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
<b>AD Benefit:</b>	\$50,000	\$75,000	\$100,000
<b>WL Coverage:</b>	\$125	\$188	\$250

## WE MAKE IT simple

There's just one non-health underwriting question<sup>^</sup> 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.

<sup>1</sup> Source: [www.cdc.gov](http://www.cdc.gov), Deaths: Data for 2019.

<sup>2</sup> Source: [www.carinsurance.net](http://www.carinsurance.net) as of 1/27/21.

<sup>3</sup> Source: Bureau of Labor Statistics, National Census of Fatal Occupational Injuries, 2020.

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 will take precedence.

<sup>^</sup>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: 200-865 or 200-860/200-868 or 200-861 (UHL); 18-865/18-868 (UFFL).

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.

