

# LIFE INSURANCE made simple.

United Home Life Insurance Company, founded in 1948, and United Farm Family Life Insurance Company, founded in 1937, have been providing quality life insurance for over 75 years.

Financial strength and stability matter. Each year AM Best, a leading independent analyst of the insurance industry, rates a company's financial strength and ability to pay claims. United Home Life Insurance Company and United Farm Family Life Insurance Company both have an "A" (Excellent) rating. This is the third highest rating of 16 ratings.

We believe obtaining quality life insurance shouldn't be complicated. For more information, speak with one of our independent insurance agents today.

United Home Life Insurance Company (NAIC #69922)  
 United Farm Family Life Insurance Company (NAIC #69892)  
 225 South East Street | Indianapolis, Indiana 46202

**Toll-Free 1-800-428-3001**



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

# PROTECTOR AD accidental death benefit coverage



Accidents can happen anywhere, anytime, to anyone. Protector AD\* accidental death benefit coverage provides a benefit if 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 13 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 the marketing name for our proprietary policy that provides limited whole life coverage combined with a larger accidental death benefit rider.

	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 on the Protector AD application:

*In the past 3 years, have you had any participation in or intend within the next 2 years to participate in aviation, parachuting, hang gliding, mountain climbing, rodeo events, sky diving, scuba diving, base jumping, wingsuit flying, rooftoping, speedflying, organized racing of any kind, or had your driver's license suspended or revoked; or in the past 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 2022.

<sup>2</sup> Source: [www.bts.gov/content/motor-vehicle-safety-data](http://www.bts.gov/content/motor-vehicle-safety-data) Data for 2023.

<sup>3</sup> Source: Bureau of Labor Statistics, National Census of Fatal Occupational Injuries, 2022.

\*Language may vary by state.

\*\*Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply. Activities/occupations that are declined include but are not limited to: aviation, sky diving, racing, mountain climbing.

Policy/rider forms: 200-865, 200-860 or 200-876/200-868, 200-861 or 200-877 (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. Product availability may vary by state.