

TERM LIFE INSURANCE



LIFE INSURANCE
made simple.



**United
Farm Family**
Life Insurance Company

www.unitedhomelife.com
800-428-3001

simplified PRODUCTS simple SOLUTIONS

Term insurance is one of the simplest life insurance products available. It allows you to purchase larger amounts of coverage in a cost-effective way. Simply put, it's pure coverage – you pay a premium; your beneficiary receives the benefit.

At United Home Life/United Farm Family Life, we've made it simple to purchase affordable term life insurance coverage without undergoing medical exams or providing bodily fluids for lab tests, even if you've been turned down before. Just complete a short application with yes/no health questions to determine eligibility, and participate in a brief personal history interview by phone. We know simplified issue life insurance – it's *all* we do.

IT'S THAT SIMPLE.



simplified issue TERM LIFE PORTFOLIO

Each of our simplified issue term products* is designed to cover a range of individuals based on age, tobacco usage, and health, and has these features:

- *No routine medical exams, blood work, or physician's statements.*
- *Short application with yes/no health questions to help us determine eligibility.*
- *Guaranteed level premiums for the length of the initial term period followed by premiums that increase annually.*
- *Guaranteed renewable coverage to age 95.¹*
- *Coverage that can't be cancelled so long as premiums are paid on time.*
- *Riders and benefits that can help tailor these products to your particular needs.**

simplified UNDERWRITING

Simplified issue life insurance products mean simplified underwriting. Instead of a medical exam or bodily fluids testing, we utilize a personal history interview (PHI) in conjunction with your application. A PHI is a short telephone interview that helps us determine if the product you've applied for is the right fit. You'll speak with an experienced underwriter who will ask you some health questions and who will verify information provided on the application, typically about 15 minutes. Just relax and be forthcoming in your responses.

Once we receive your application, we'll start the approval process. We'll work closely with your agent to ensure your coverage is issued as quickly as possible. Your agent is a trusted resource - if you have any questions about your application, the product applied for, or the coverage applied for, be sure to let your agent know.

¹ See policy for details.



THE **products***

SIMPLE TERM 20 is a level death benefit term life insurance plan with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Simple Term 20 is available with four optional riders: Total and Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider², and a no-cost Terminal Illness Accelerated Benefit Rider.

SIMPLE TERM 30 is a level death benefit term life insurance plan with an initial level premium guarantee period of 30 years. At the end of 30 years, premiums increase on an annual basis. Simple Term 30 is available with four optional riders: Total and Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider², and a no-cost Terminal Illness Accelerated Benefit Rider.

Term products from UHL/UFL provide protection for every stage of your life, whether you're newly married, buying a home, or starting a family. Term insurance offers coverage for your loved ones in a budget-conscious way. And, it can also be a valuable addition to your existing insurance portfolio to help cover a specific, finite need such as mortgage protection or to supplement group coverage offered by an employer.

SIMPLE TERM 20 ROP is a level death benefit term life insurance product with an initial level premium guarantee period of 20 years and includes a Return-Of-Premium feature. At the end of 20 years, premiums increase on an annual basis. This term plan builds up a guaranteed cash value that can be used to “return” to you the total annual premiums paid through the end of the initial term period.³ Simple Term 20 ROP is available with two optional riders: Child Rider² and a no-cost Terminal Illness Accelerated Benefit Rider.

SIMPLE TERM 20 DLX is a level death benefit term life insurance product with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Simple Term 20 DLX is available with three optional riders: Accidental Death Benefit Rider, Child Rider², and a no-cost Terminal Illness Accelerated Benefit Rider.

* 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 shall take precedence.

² Child Rider coverage may be purchased for a \$25 additional annual premium per rider units of \$5,000. Maximum Child Rider face amount is \$20,000.

³ Any outstanding policy loan will reduce this amount. Exercising the Return-Of-Premium option terminates coverage. See policy for details.

Policy forms: 200-364, 200-866, 200-814, 200-788 (UHL); 18-364, 18-866, 18-814, 18-788 (UFL).

Oregon Policy forms: 200-834OR; 200-836OR

Rider forms: 200-815, AD-66, WPD-66, 200-327 (UHL); 18-815, 18-119, 18-070, 18-327 (UFL).

Washington Policy forms: 200-835WA; 200-837WA



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, 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

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