



FOR CONSUMERS

THE VALUE OF LIFE INSURANCE made simple.

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 billion in assets, and over \$20 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

Phone (800) 428-3001

www.unitedhomelife.com

LIFE INSURANCE
made simple.



www.unitedhomelife.com
800-428-3001

Life can be complicated, and it comes with no guarantees.



Changes in family dynamics, the economy, in employment status or careers, financial resources, or other events can leave you and your loved ones uncertain of what lies ahead.

Life insurance is different. It **does provide** you with invaluable **guarantees**:

- **Cash value growth***
- **An income tax-free benefit[^]**
- **And coverage when it's most needed.⁺**

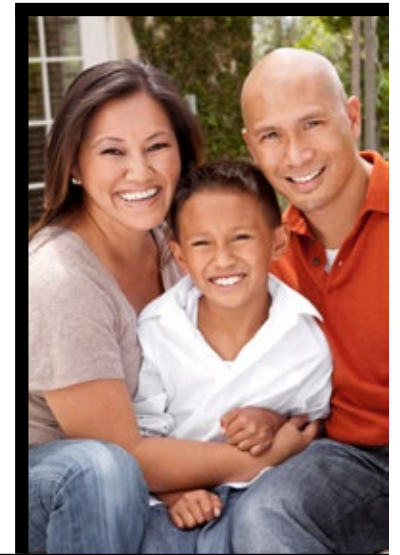
We offer simplified and guaranteed issue whole life insurance products as well as term and accidental death coverage plans. And, many of our products can be tailored to meet your specific insurance needs through the use of riders and benefits, several at no out-of-pocket cost to you.

Our goal is to provide competitive life insurance coverage, specific to **your** needs, as **simply** as possible.

While you can't always predict the changes that will happen in your life, you can depend on life insurance from United Home Life and United Farm Family Life to provide an income tax-free benefit[^] that will help ease the burdens of:

- **Day-to-day expenses**
- **Lost income**
- **An outstanding mortgage**
- **Provisions for a special needs child**
- **Credit card balances**
- **A car loan**
- **Medical bills**
- **College tuition**
- **Student loans**
- **Funeral costs**
- **And other financial responsibilities.**

Life insurance protects everyone, from single adults, newlyweds and young families, to empty-nesters and retirees. Ensure your loved ones can carry on financially by insuring the future – **their future** – with life insurance.



*Most term products do not generate cash values. See policies for limitations and details.

[^]UHL/UFFL agents do not give tax or legal advice. You should speak with your own personal advisor regarding taxation, legal or other guidance.

⁺So long as premiums are paid.

By giving you, your family and your livelihood the protection you need, life insurance ensures that what you value most in life is covered, no matter what the future holds.