



FOR CONSUMERS

THE VALUE OF LIFE INSURANCE **made simple.**

THE COMPANIES **behind your protection**

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



LIFE INSURANCE **made simple.**



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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 death benefit****
- **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 death benefit** that will help ease the burdens such as:

- **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. Subject to underwriting criteria, approval, and eligibility requirements. See policy for details.

** Based on current tax laws. United Home Life Insurance Company, United Farm Family Life Insurance Company, and their independent life insurance agents do not provide legal, tax, or accounting advice. Please consult your legal, tax, or accounting professional.

*** Provided the policy is active and paid, if applicable, at time of claim. See policy for details.

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