



FOR CONSUMERS

LIFE INSURANCE POLICY OPTIONS 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

1-800-428-3001
www.unitedhomelife.com



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Regardless of your stage in life, protecting those you love should be of paramount importance to you.

Ensuring that you understand the flexibility, choices, and options you have in one of our policies is important to us.

Life insurance policy options may give you added flexibility when your particular circumstances change - life events such as:

- **The birth of a child**
- **A job change or loss**
- **A change in marital status**
- **The kids move out**
- **Or retirement**

Many of our policies contain provisions which spell out the options you have. When changes happen in your life, knowing what your options are can be invaluable. Known as “non-forfeiture options”,

these policy provisions are there to help you maintain some coverage in force, even if you can no longer pay the premiums.* In other words, this could be an option to continue coverage without having to forfeit, or give it up altogether.

Reduced Paid-Up and Extended Term Insurance are common non-forfeiture options in policies with cash values.

A Reduced Paid-Up option allows the policyowner to utilize the policy’s cash surrender value and use it to purchase a reduced amount of paid-up life insurance coverage.* Coverage will then remain in force until the policy’s maturity date with no further premiums due.* Although the face amount will be smaller,

you’ll still be able to provide some protection for the ones you love.

An Extended Term Insurance option uses the policy’s cash surrender value to purchase term insurance for the face amount of the policy (less any policy debt) for as long of a term (or period) it can.* This allows you to keep coverage for a specified period with no further premiums due.**

You may also have the option of reducing the policy’s face amount* to reduce the premium. No underwriting is required for the reduction in coverage.

Generally, life insurance benefits are paid to a beneficiary on an income tax-free basis.*** These funds can be used for the financial responsibilities your family may face after your death 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 obligations**

* Subject to policy terms, conditions, and exclusions. See policy for details.

** The duration of extended term insurance coverage is based on a variety of factors, including the amount of cash surrender value and age of the insured, when exercised. 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.

Understanding your policy options gives you the freedom and flexibility you need to make changes if life changes around you.