



FOR CONSUMERS

LIFE INSURANCE POLICY OPTIONS 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 \$2.5 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

225 South East Street • Indianapolis, IN 46202

Toll-Free (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 just as 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 that are written into the language of the policy 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 keep at least some coverage in force, even if you can no longer pay the premiums. In other words, these clauses exist so that you can 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. Each works very simply.

The Reduced Paid-Up option allows the policyowner to take the policy’s surrender value and use it to purchase a reduced amount of paid-up coverage. This coverage will remain in force until the policy’s maturity date with no further premiums due. Although

the face amount may be smaller, you’ll still be able to provide some protection for the ones you love.

The Extended Term Insurance option uses the policy’s surrender value as a net single premium 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 at least some coverage for as long as possible with no further premiums due.

You 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.**

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

**Subject to minimum face amount requirements.
UHL/UFL agents do not give tax or legal advice. You should speak with your own personal advisor regarding taxation, legal, or other guidance.*

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