

SIMPLIFIED ISSUE WHOLE LIFE INSURANCE



LIFE INSURANCE
made simple.



**United
Farm Family**
Life Insurance Company

www.unitedhomelife.com

1-800-428-3001

simplified PRODUCTS simple SOLUTIONS

When it comes to buying life insurance, it shouldn't be complicated. You want to provide for your loved ones, to ensure they have the funds to cover expenses – like funeral costs, outstanding medical bills, the mortgage – even a college education for a child.

We specialize in simplified issue life insurance – it's all we do. We make it as simple as possible for you to purchase valuable whole life insurance coverage without having to go through medical exams or provide bodily fluids for lab tests, even if you've been turned down before.* Complete a short application with yes/no health questions. That's it.

IT'S THAT SIMPLE.

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply. Product and rider/benefit availability and issue age may vary by state.

** Underwriting reserves the right to order additional requirements as needed, including a Personal History Interview.

simplified issue WHOLE LIFE PORTFOLIO*

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

- *No routine medical exams, bodily fluids testing, or physician statements*
- *Yes/no application with health questions*
- *Guaranteed cash values*
- *Guaranteed level premiums*
- *Coverage that cannot be cancelled so long as premiums are paid on time*
- *Riders and benefits to help meet your specific needs**

simplified UNDERWRITING**

Simplified issue products mean simplified underwriting.

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, or the coverage applied for, be sure to let your agent know.

THE products*

EXPRESS ISSUE WHOLE LIFE (EIWL) is graded-benefit whole life insurance. During the first two policy years, the benefit for death by natural causes is a refund of all premiums paid to date of death plus interest. Beginning day one of policy year three, the full benefit is payable to your beneficiary. For death due to accidental causes¹ during the first two policy years, the full death benefit will be paid to your beneficiary.

EIWL also has several no-cost riders designed to provide additional value-added protection with no additional premium required²: Identity Theft Waiver of Premium Rider, Hospital Stay Waiver of Premium Rider, and Common Carrier Accidental Death Benefit Rider.

EXPRESS ISSUE PREMIER AND EXPRESS ISSUE DELUXE are immediate death benefit whole life insurance products that also offer optional riders and benefits to tailor the product to your particular needs: Child Rider and Accidental Death Benefit Rider. In addition, each product includes a no-cost Terminal Illness Accelerated Benefit Rider.

PROVIDER is an immediate death benefit whole life insurance product offering protection at every stage of your life, whether you're newly married, building a family, or an active senior. It's also a great starter policy for your children or grandchildren. Preferred premium rates are available to those who qualify. No-cost riders and benefits³ on Provider include: Common Carrier Accidental Death Benefit Rider, Guaranteed Insurability Benefit Rider⁴, Life-Threatening Cancer Accelerated Benefit Rider, Charitable Gift Donation⁵, and Terminal Illness Accelerated Benefit Rider. Total and Permanent Disability Benefit (Waiver of Premium) and Child Rider are optional riders available to you.*

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

¹ Exclusions and limitations may apply. See policy for details.

² Minimum face amount for EIWL no-cost riders: \$10,000.

³ Minimum Provider face amount for Common Carrier Accidental Death Benefit Rider, Life-Threatening Cancer Accelerated Benefit Rider, and Charitable Gift Donation: \$25,000.

⁴ Available for issue ages 0-17.

⁵ Not available in Georgia, Kentucky, Maryland, Pennsylvania, or Tennessee.

Policy forms: ICC21 200-862 or 200-862, ICC21 200-863 or 200-863 (UHL); ICC21 18-862 or 18-862, ICC21 18-863 or 18-863 (UFFL), ICC21 18-867.

Rider forms: 200-575, 200-576, 200-537, 200-815, AD-66, 200-538, 200-539, 200-327, WPD-66 (UHL); 18-575, 18-576, 18-537, 18-815, 18-119, 18-538, 18-539, 18-327, 18-070 (UFFL).



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)
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