

# Term Life Insurance

Consumer Brochure



## LIFE INSURANCE MADE SIMPLE



[www.unitedhomelife.com](http://www.unitedhomelife.com)  
(800) 428-3001

# Simplified Products – Simple Solutions

Term insurance is one of the simplest life insurance products available. It allows you to purchase larger amounts of coverage in a cost-effective way. Simply put, it's pure coverage – you pay a premium; your beneficiary receives the benefit.

At United Home Life/United Farm Family Life, we've made it simple to purchase affordable term life insurance coverage without undergoing medical exams or providing bodily fluids<sup>1</sup> for lab tests, even if you've been turned down before. Just complete a short application with yes/no health questions to determine eligibility, and participate in a brief personal history interview by phone. We know simplified issue life insurance – it's *all* we do.

It's that simple.

## Simplified Issue Term Life Portfolio

Each of our simplified issue term products\* is designed to cover a range of individuals based on age, tobacco usage, and health, and has these features:

- No routine medical exams, blood work<sup>1</sup>, or physician's statements.
- Short application with yes/no health questions to help us determine eligibility.
- Guaranteed level premiums for the length of the initial term period followed by premiums that increase annually.
- Guaranteed renewable coverage.<sup>2</sup>
- Coverage that can't be cancelled so long as premiums are paid on time.
- Riders and benefits that can help tailor these products to your particular needs.\*

## Simplified Underwriting

Simplified issue life insurance products mean simplified underwriting. Instead of a medical exam or bodily fluids<sup>1</sup> testing, we utilize a personal history interview (PHI) in conjunction with your application. A PHI is a short telephone interview that helps us determine if the product you've applied for is the right fit. You'll speak with an experienced underwriter who will ask you some health questions and who will verify information provided on the application, typically about 15 minutes. Just relax and be forthcoming in your responses.

Once we receive your application, we'll start the approval process. 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 applied for, or the coverage applied for, be sure to let your agent know.

\* Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements. If there are any discrepancies between the product description and the issued insurance policy, the issued policy shall take precedence.

<sup>1</sup> Oral fluids/HIV testing collected by a paramed is required for WI applicants.

<sup>2</sup> See policy for details.

Policy forms: 200-364, 200-434, 200-737, 200-788 (UHL); 18-364, 18-434, 18-737, 18-788 (UFFL).





## The Products\*

**Simple Term 20<sup>3</sup>** is a level death benefit term life insurance plan with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Simple Term 20 is available with four optional riders: Total and Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider<sup>4</sup>, and a no-cost Terminal Illness Accelerated Benefit Rider.

**Simple Term 30<sup>3</sup>** is a level death benefit term life insurance plan with an initial level premium guarantee period of 30 years. At the end of 30 years, premiums increase on an annual basis. Simple Term 30 is available with four optional riders: Total and Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider<sup>4</sup>, and a no-cost Terminal Illness Accelerated Benefit Rider.

**Simple Term 20 ROP<sup>3</sup>** is a level death benefit term life insurance product with an initial level premium guarantee period of 20 years and includes a Return-Of-Premium feature. At the end of 20 years, premiums increase on an annual basis. This term plan builds up a guaranteed cash value that can be used to “return” to you the total annual premiums paid through the end of the initial term period.<sup>5</sup> Simple Term 20 ROP is available with two optional riders: Child Rider<sup>4</sup> and a no-cost Terminal Illness Accelerated Benefit Rider.

**Simple Term 20 DLX<sup>3</sup>** is a level death benefit term life insurance product with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Simple Term 20 DLX is available with three optional riders: Accidental Death Benefit Rider, Child Rider<sup>4</sup>, and a no-cost Terminal Illness Accelerated Benefit Rider.

Term products from UHL/UFLL provide protection for every stage of your life, whether you’re newly married, buying a home, or starting a family. Term insurance offers coverage for your loved ones in a budget-conscious way. And, it can also be a valuable addition to your existing insurance portfolio to help cover a specific, finite need such as mortgage protection or to supplement group coverage offered by an employer.

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<sup>3</sup> Coverage terminates on the policy anniversary nearest the insured’s 95th birthday.

<sup>4</sup> Child Rider coverage may be purchased for a \$25 additional annual premium per rider units of \$5,000. Maximum Child Rider face amount is \$20,000.

<sup>5</sup> Any outstanding policy loan will reduce this amount. Exercising the Return-Of-Premium option terminates coverage. See policy for details.

*Policy forms:* 200-364, 200-434, 200-737, 200-788 (UHL); 18-364, 18-434, 18-737, 18-788 (UFLL).

*Rider forms:* 200-356, AD-66, WPD-66, 200-327 (UHL); 18-356, 18-119, 18-070, 18-327 (UFLL).



## 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, with a philosophy of providing quality, personal service to our policyholders and agents. We're here to serve you.

Our primary focus is providing affordable, flexible life insurance solutions for our policyholders. Our ultimate pledge is to meet our financial obligations to our policyholders.

A.M. Best, a leading independent analyst of the insurance industry since 1899, has assigned a financial strength rating of A- (Excellent) to United Home Life and a financial strength rating of A (Excellent) to United Farm Family Life. These are the fourth and third highest ratings, respectively, of 16 ratings.

### **United Home Life/United Farm Family Life Insurance Companies**

225 South East Street  
Indianapolis, IN 46202  
Phone (800) 428-3001

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