

# LIFE INSURANCE made simple.

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. Both companies were founded 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 the financial-strength rating of A- (Excellent) to United Home Life and the financial-strength rating of A (Excellent) to United Farm Family Life. The A- (Excellent) rating is the fourth highest of 16 ratings and the A (Excellent) rating is the third highest of 16 ratings.

## United Home Life United Farm Family Life Insurance Companies

225 South East St  
Indianapolis, IN 46202  
**Toll-Free: 800-428-3001**



[www.unitedhomelife.com](http://www.unitedhomelife.com)



# the CHILD RIDER



**Providing life insurance protection for your children has never been easier!**



## AFFORDABLE **protection**

Provide your children with level term life insurance coverage at a very reasonable cost using the Child Rider from United Home Life/United Farm Family Life.

The Child Rider offers valuable insurance protection for all of your children – no matter how many you have – with coverage beginning as early as aged 30 days! When each child turns 21 years old, the face amount of the rider can be converted to a permanent whole life plan.

For just \$25 per \$5,000 of coverage<sup>1</sup>, you can start an inexpensive life insurance program for your children by purchasing the Child Rider as an added benefit on your life insurance policy from United Home Life/United Farm Family Life.

## FLEXIBLE & **convertible**

The Child Rider is convertible to a permanent whole life insurance plan at your child's attained age 21. No medical exams, no health questions and no evidence of insurability will be required. Your local UHL/UFL agent can help you through the conversion process. The premiums of the permanent plan will be based on your child's age at the time of conversion.

*In the event of your death prior to your children's, the Child Rider becomes paid-up coverage to age 21 for each child, when it becomes eligible for conversion to a permanent whole life insurance plan offered by the Company at that time.<sup>2</sup>*

<sup>1</sup> Maximum Child Rider coverage varies by product and base plan face amount.

<sup>2</sup> Unless surrendered for cash.

Rider availability varies by product and state.  
Rider form: 200-815 (UHL); 18-815 (UFL).

This brochure is a brief description of coverage and does not contain all the benefits and exclusions. Read policy and riders carefully for exact terms and conditions.

