

ABOUT **us**

United Home Life and United Farm Family Life Insurance Companies have been in the business of providing life insurance coverage since 1948 and 1937, respectively.

We're admitted in 48 states and the District of Columbia, offering simplified issue non-med life insurance products coast to coast for a wide range of clients from the healthy to those who may be uninsurable.

UHL and UFFL have "Excellent" financial strength ratings from A.M. Best*:

UHL A- (Excellent)
UFFL A (Excellent)

With combined assets of over \$2 billion and more than \$20 billion of life insurance in force, we're well-positioned to meet our obligations to our policyowners.



www.unitedhomelife.com

FOR CONSUMERS

THE PERSONAL HISTORY interview



* The 4th and 3rd highest ratings, respectively, of 16 ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899.

PERSONAL HISTORY **interview**

The Personal History Interview (PHI) is a series of questions during which you will be asked to verify that all the information on your life insurance application is correct.

You'll be asked to discuss your medical history, provide the name of your physician, and other information pertinent to the application. Just be forthright in your responses and give complete answers.

By participating in the PHI, you're helping speed up the time it takes to review your application, and helping to ensure that the product you've applied for is the best plan for you.

OUR **vendor**

We have an arrangement with IBU, Inc., a company that specializes in the life insurance application process. Your conversation with the IBU interviewer will cover information on your life insurance application.

Generally, a PHI takes about 15 minutes.

PHI hours:

Monday-Thurs: 8:30 am - 11:30 pm (EST)
Friday: 8:30 am - 10 pm (EST)
Saturday: 11 am - 7 pm (EST)
Sundays: By appointment only.

Completion of a Personal History Interview is not a guarantee of coverage. United Home Life/United Farm Family Life determine the final underwriting decision.



STARTING THE **conversation**

Typically, your agent will initiate the call at the time the life insurance application is written.

If that's not convenient for you, your agent will ask you to provide the best date, time, and phone number at which to reach you, and we'll set up the interview once we receive your application.

If you're not home, the IBU interviewer will leave a message for you, including a toll-free number you can call to complete the interview.



TRANSLATION **services**

IBU offers interpreters for more than 200 languages. Should you need an interpreter, please work with your agent to set up an appointment to ensure a translator is available to do the interview.

YOUR **privacy**

We take your privacy very seriously, and have safeguards in place to protect your health information. Our Privacy Notice is posted on our website: www.unitedhomelife.com

HELPFUL **hints**

Keep in mind it's information about you we need during the interview so you should complete it without any assistance from others. Take a few minutes to gather everything so that you have what you need when speaking with the interviewer – like your doctor's phone number(s), and a list of your medications.

We want the PHI process to be as simple and convenient as possible for you. If you have any questions, please talk with your agent.