

# LIFE INSURANCE POLICY REVIEWS **made simple.**

You purchased life insurance coverage from United Home Life/United Farm Family Life Insurance Companies to safeguard the ones you love.

**A simple policy review can help you ensure that the life insurance you have in place will provide the right amount of protection for you and your family.**

We've been in the business of providing invaluable life insurance coverage since 1948 and 1937, respectively. Our companies are financially strong as evidenced by our ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899.

A.M. Best has assigned a financial strength rating of A- (Excellent) to United Home Life; United Farm Family Life's financial strength rating is A (Excellent). And, combined, we have more than \$2 billion in assets and over \$20 billion of life insurance in force so we're well-positioned to meet our obligations to our policyowners.

*A- (Excellent) and A (Excellent) are the 4th and 3rd highest ratings, respectively, of 16 ratings.*



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

200-777 7-19

FOR CONSUMERS

## YOUR POLICY REVIEW **made simple.**





**It's a good idea to periodically review the life insurance you have in place. Over time, your insurance needs will change and your coverage may need to be updated.**

Policy reviews don't need to be elaborate. It's simply a matter of balancing the reasons for the life insurance purchase you made with the financial responsibilities your loved ones will one day face.

**This simple guide will help you walk through a quick policy review.**

## 1. MY UNITED HOME LIFE/ UNITED FARM FAMILY LIFE POLICY NUMBER(S):

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## 2. MY BENEFICIARY(IES):

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## 3. POLICY FACE AMOUNT(S):

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## 4. ORIGINAL REASON FOR PURCHASE:

*(Funeral & Other Final Expenses, Outstanding Mortgage, Etc.)*

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## 5. ESTIMATED FUTURE NEEDS:

*(For Future Outstanding Financial Responsibilities Such As Updated Funeral Costs, Any Debt, Day-To-Day Expenses, Etc.)*

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## 6. COVERAGE GAP:

*The coverage gap is equal to your policy face amount (#3 above) minus estimated future needs (#5 above).*

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*Product availability varies by state.  
Issue ages and face amounts vary by product and by state.*



## NOTES:

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If the insurance protection you currently have is adequate to meet the estimated financial needs your family will have in the future, that's all you need to do for now.

If you've identified a coverage gap, call your agent today to see about purchasing additional life insurance from United Home Life/United Farm Family Life. We offer a broad portfolio of products that can be custom-tailored to meet your specific needs.

And, because we believe passionately that buying life insurance doesn't need to be complicated, our products use a simplified underwriting process – there are no medical exams or pages of questions about your health history – just a simple application with yes/no health questions to help us determine eligibility and a quick phone interview.