

LIFE INSURANCE **made simple.**

Children are the future and what better way to provide for them than by insuring that future for them? Your child may choose a hazardous occupation or hobby one day, such as becoming a pilot or scuba diving. Adverse health changes like cancer or juvenile diabetes can come out of the blue. Ensure that your children are able to purchase additional life insurance coverage when they get older – without having to prove their insurability – regardless of their occupation or health history.

United Home Life and United Farm Family Life Insurance Companies have 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.

United Home Life United Farm Family Life Insurance Companies

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FOR CONSUMERS

INSURING THE FUTURE **for your child**





United Home Life/United Farm Family Life Insurance Companies offer life insurance protection for children in two simple ways:

- **provider whole life:**
this is a permanent insurance policy and, depending on the face amount, premiums can be as little as 3 cents a day. It's available for issue ages 0-80, with a face amount range of \$10,000 - \$150,000.

This plan also has a no-cost built-in *Guaranteed Insurability Benefit Rider* for issue ages 0-17 that guarantees the Policyowner the right to purchase additional life insurance in an amount up to the base policy face amount on the policy anniversary nearest the child's 25th birthday – without evidence of insurability. Even if your child has become a racecar driver or has experienced an adverse health change, the Policyowner can purchase additional life insurance, no questions asked.

Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements.

The second way is an optional rider on the parent's policy:

- **child rider:**
this rider provides coverage for all of your children, regardless of how many you have, under one rider; it's sold in units of \$5,000 (up to 4 units available) and can be converted to permanent insurance prior to each child's attained age 21 – without evidence of insurability.

Purchasing life insurance on yourself while you are at your healthiest will ensure you get the best premium rates possible. And, the optional Child Rider can make sound financial sense for parents, or even young couples who plan to have a family, because it can be added to an existing UHL/UFFL policy so long as it's offered on the plan. Just complete a Child Rider application.

Provider and Child Rider are both available on a simplified issue basis, too. That means no medical exams or bodily fluids testing. Simply complete a short phone interview and an application.



If there are any discrepancies between the product description and the issued insurance policy, the issued policy shall take precedence.

Provider also includes several no-cost, built-in riders for face amounts of \$25,000 or more:

- **life threatening cancer accelerated benefit rider:**
advances up to 10% of the policy face amount to the Policyowner if, sixty days after the rider effective date, the Insured is diagnosed with life-threatening cancer where death is likely within five years.
- **charitable gift donation benefit:**
provides an additional 1% of the base policy face amount to be paid to a charity chosen by the Policyowner upon the Insured's death.
- **common carrier accidental death benefit rider:**
pays an additional benefit equal to the base policy face amount if the Insured's death is due to accidental bodily injury while riding as a fare-paying passenger on any public transportation for hire.

Provider also includes this no-cost, built-in rider for any face amount.

- **terminal illness accelerated benefit rider:**
allows the Policyowner access to the policy's death benefit, discounted at interest for one year, if the Insured is diagnosed with a terminal illness where life expectancy is 12 months or less. There's no restriction on how the proceeds are used.

*Policy form number: 200-809 (UHL); 18-809 (UFFL).
Benefit/Rider form numbers: 200-815, 200-539, 200-537, 200-327, 200-538 (UHL); 18-815, 18-539, 18-537, 18-327, 18-538 (UFFL).*