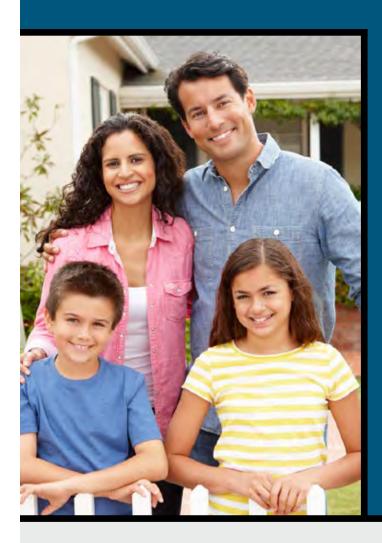
PROVIDER NON-MED whole life!



features:

- **Issue Ages**: 0-80
- Face amounts up to \$150,000¹
- Our lowest premium product!
- Simple application with yes/no health questions to help us determine eligibility.
- No routine medical exams or oral fluids required!
- Preferred non-tobacco rates available – with NO MEDICAL TESTS of any kind!

¹ Varies by issue age.

Product, features and rider/benefit availability varies by state. Policy forms: 200-809 (UHL); 18-809 (UFFL).





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No-Cost Riders/Benefits:	Description
Life Threatening Cancer¹ Accelerated Benefit	Advances up to 10% of policy face amount if insured is diagnosed with life-threatening cancer.
Common Carrier¹ Accidental Death Benefit	Face amount doubled if death is due to an accident while riding in public transportation as a fare-paying passenger.
Charitable Gift Donation ^{1,3}	An additional 1% of the face amount payable to charity chosen by policyowner. ²
Guaranteed Insurability Benefit (ages 0-17)	Guarantees right to purchase additional insurance at insured's 25th birthday without evidence of insurability.
Terminal Illness Accelerated Benefit	Policyowner can access the death benefit (discounted at interest for one year) if insured is diagnosed with a terminal illness where life expectancy is 12 months or less.