

FOR CONSUMERS

# PROVIDER NON-MED **whole life!**



## features:

- **Issue Ages:** 0-80
- Face amounts up to \$150,000<sup>1</sup>
- 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!

<sup>1</sup> Varies by issue age.

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



[www.unitedhomelife.com](http://www.unitedhomelife.com)  
**800-428-3001**



No-Cost Riders/Benefits:	Description
<b>Life Threatening Cancer<sup>1</sup> Accelerated Benefit</b>	Advances up to 10% of policy face amount if insured is diagnosed with life-threatening cancer. <sup>^</sup>
<b>Common Carrier<sup>1</sup> Accidental Death Benefit</b>	Face amount doubled if death is due to an accident while riding in public transportation as a fare-paying passenger. <sup>^</sup>
<b>Charitable Gift Donation<sup>1,3</sup></b>	An additional 1% of the face amount payable to charity chosen by policyowner. <sup>2</sup>
<b>Guaranteed Insurability Benefit (ages 0-17)</b>	Guarantees right to purchase additional insurance at insured's 25th birthday without evidence of insurability. <sup>^</sup>
<b>Terminal Illness Accelerated Benefit</b>	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. <sup>^</sup>

<sup>1</sup> Minimum base face amount of \$25,000 required.

<sup>2</sup> If none chosen, the charitable benefit is payable to the American Red Cross.

<sup>3</sup> Not available in GA, KY, MD, PA, or TN.

<sup>^</sup> Exclusions may apply. See rider for details.

Rider forms: 200-539, 200-537, 200-538, 200-327 (UHL); 18-539, 18-537, 18-538, 18-327 (UFFL).