

# LIFE INSURANCE **made simple.**

The simple truth is that life insurance gives you peace of mind. Your loved ones will be taken care of. You can rest assured that funds will be there when they are most needed.

Your policy may also have “living” benefits that offer added protection for you and your loved ones. This brochure will help you understand any living benefits your policy may have in a simple, easy-to-understand format.

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.*

200-819 7-19

## **United Home Life United Farm Family Life Insurance Companies**

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Indianapolis, IN 46202  
**Toll-Free: 800-428-3001**



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

# THE LIVING BENEFITS of life insurance

FOR CONSUMERS





Many of our policies offer “living” benefits that are available during the lifetime of the Insured.

SOME OF THESE ARE OPTIONAL RIDERS/BENEFITS FOR WHICH AN ADDITIONAL PREMIUM IS CHARGED:

- **total & permanent disability benefit (waiver of premium)**  
policy premiums are waived during the Insured’s total & permanent disability up to the policy anniversary nearest the Insured’s 60th birthday.
- **child rider:**  
provides coverage for all of your children under one rider; it’s sold in units of \$5,000 (up to 4 units) and can be converted to permanent insurance prior to each child’s attained age 21 – without evidence of insurability. Even if your child has experienced an adverse health change, they can convert to permanent coverage, no questions asked.

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

Other “living” benefits are built into our policies as no-cost riders that vary by plan of insurance:

FOR ALL SIMPLIFIED ISSUE WHOLE LIFE PLANS AND TERM PLANS:

- **terminal illness accelerated benefit rider:**  
allows the Policyowner to access a portion of the policy’s death benefit if the Insured is diagnosed with a life expectancy of 12 months or less due to a terminal illness. There’s no restriction on how the proceeds are used.

FOR PROVIDER WHOLE LIFE:

- **life threatening cancer accelerated benefit rider:**  
advances up to 10% of the policy death benefit 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.
- **guaranteed insurability benefit rider:**  
for issue ages 0-17, this rider guarantees the right to purchase additional life insurance in an amount up to the base policy face amount on the policy anniversary nearest the Insured’s 25th birthday – without evidence of insurability. Again, even if your child has experienced an adverse health change, they can convert to a permanent plan, no questions asked.

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



FOR EXPRESS ISSUE WHOLE LIFE:

- **identity theft waiver of premium rider:**  
premiums are waived for three months if the Insured experiences identity theft.
- **hospital stay waiver of premium rider:**  
premiums are waived for three months if the Insured is confined to a hospital for 20 continuous days or more.

When you purchase one of our life insurance policies you are not only providing coverage for your loved ones at a time when those benefits are most needed, but you may also have living benefits that provide an extra tier of protection and value.

**Talk to your agent today about the “living” benefits your life insurance policy may have.**

*Benefit/Rider form numbers: WPD-66, 200-327, 200-538, 200-539, 200-575, 200-576, 200-815 (UHL); 18-070, 18-327, 18-538, 18-539, 18-575, 18-576, 18-815 (UFL).*