

# FOR YOUR life insurance needs.

United Home Life/United Farm Family Life Insurance Companies are family-oriented companies with a philosophy of providing quality personal service to our policyowners and agents. Our primary focus is providing affordable, flexible life insurance solutions for our policyowners. We specialize in simplified issue life insurance – **it's all we do**. Our ultimate pledge is to meet our financial obligations to our policyowners.

**If you're interested in leaving a legacy to a church, school, or other non-profit organization, talk to your UHL/UFFL independent insurance agent.**



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

225 South East Street  
Indianapolis, IN 46202  
**Toll-Free** (800) 428-3001



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

200-412 7-21

FOR CONSUMERS

# LEAVING a legacy





## A LEGACY of giving

The beneficiary designation of a life insurance policy from United Home Life (UHL)/United Farm Family Life (UFFL) Insurance Companies provides a simple, clear-cut method for leaving a bequest to your favorite non-profit organization. Options include\*:

- **Designating the proceeds from your life insurance policy to be split between your loved ones and the non-profit organization. For example: 90% to your loved ones and 10% to the non-profit.**
- **Designating the proceeds from your life insurance policy to your loved ones as primary beneficiaries and the non-profit organization as the contingent beneficiary.**

Generally, life insurance policy death benefits are paid to beneficiaries on a tax-free basis. Keep in mind that UHL/UFFL agents do not give tax or legal advice. You should consult with your own personal advisor regarding taxation, legal, or other advice.

\* See policy for details, limitations, and other restrictions.



## THE BENEFITS of giving

Leaving a legacy for a non-profit organization allows you to provide not just a financial gift, but recognizable support – a living testament to the organization.

Designated beneficiaries receive proceeds from a life insurance policy directly from the Company. Using the beneficiary designation to leave a portion of the proceeds to a non-profit organization means the non-profit would also be paid directly by the Company.

Remember to consult your loved ones as you consider a beneficiary designation for a non-profit organization, and your own personal advisor for tax, legal, or other advice. Non-profit organizations are ineligible to be policyowners or premium payors on policies issued by United Home Life/United Farm Family Life Insurance Companies.

## THE GIFT lives on

Using the beneficiary designation of a life insurance policy to provide a benefit not only for your loved ones, but for a charitable organization allows you to give a gift that lives on – **a lasting legacy.**



## THE FINANCIAL STRENGTH behind your gift

Since 1948, United Home Life has provided invaluable life insurance protection to our policyowners. Our parent company, United Farm Family Life, has had that same purpose since 1937.

We're 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).\*\*

We have more than \$2.5 billion in assets, and over \$21 billion of life insurance in force combined, 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.