

LIFE INSURANCE **made simple.**

Assets, liabilities, and life insurance may sound confusing, but at United Home Life/ United Farm Family Life Insurance Companies, we believe in simplicity. We can help you easily understand life insurance, the protection it provides, and how much you may need.

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 \$2.5 billion in assets, and over \$21 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.

200-776 7-21

United Home Life/ United Farm Family Life Insurance Companies

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www.unitedhomelife.com

INSURANCE NEEDS ANALYSIS **made simple**

FOR CONSUMERS





It's your turn to make a list

specific to you and your family:



A needs analysis is a way to understand how much life insurance your loved ones may need when the unexpected happens, such as a death.

The most uncomplicated way to look at your needs is by listing your assets (what you have) and your liabilities (what you owe), like this:

Assets (\$)	Liabilities (\$)
Cash	Utilities
Savings/Checking	Mortgage
Real Estate	Child Care Expenses
Stocks	Car/Expenses
Personal Property	Medical Bills
Insurance Policy Cash Values	Insurance Premiums

Assets (\$)	Liabilities (\$)

DO YOUR FINANCIAL NEEDS **outweigh your assets?**

In the event of your death, the bills keep going, but life insurance goes from a smaller liability (the premium) to a large asset (the benefit) for your loved ones – an asset that will help meet those continuing financial responsibilities during a difficult and emotional time.

We believe passionately that buying life insurance doesn't need to be complex so our products use a simplified underwriting process – there are no medical exams or pages of questions about your health history – just a short application with yes/no health questions to help us determine eligibility.¹

Whether it's to cover the cost of a funeral and other final expenses, to pay off a mortgage or to satisfy other monetary obligations, we're focused on providing competitive insurance products that help meet your needs as simply as possible.

Talk with your agent today about life insurance from United Home Life/United Farm Family Life Insurance Companies. Ensure that your loved ones can carry on financially, whatever the future holds.

Product availability varies by state. Issue ages and face amounts vary by product and by state.

¹ Underwriting reserves the right to order additional requirements, including a personal history interview, if needed.

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