

NON-MED TERM INSURANCE TO \$300,000!

Simple Term 20
Simple Term 30
Simple Term 20 ROP

features:

ISSUE AGES:

- 20 – 60 (Simple Term 20)
- 25 – 60 (Simple Term 20 ROP)¹
- 20 – 55 (Simple Term 30)

NON-MED:

- No paramed exams.
- No bodily fluids testing.
- Simplified application with yes/no health questions to help us determine eligibility.
- Personal History Interview required.

OPTIONAL RIDERS:²

- Total & Permanent Disability Benefit (Waiver of Premium)
- Accidental Death Benefit (minimum \$25,000)
- Child Rider³
- No-cost Terminal Illness Accelerated Benefit Rider



¹ Issue ages 46 and above have lower face amount maximums.

² Product/rider availability and issue ages may vary by state. Rider availability varies by product.

³ First \$5,000 of Child Rider coverage is at no cost if face amount of base policy is \$100,000 or more.

Premiums are guaranteed level for the initial period. Thereafter, premiums increase annually.

Policy forms: 200-364, 200-814, 200-866 (UHL); 18-364, 18-814, 18-866 (UFFL).

Rider forms: WPD-66, AD-66, 200-327, 200-815 (UHL); 18-070, 18-119, 18-327, 18-815 (UFFL).



www.unitedhomelife.com

800-428-3001

Term products are some of the simplest forms of life insurance available. You pay a premium*, and in the event of the insured's death while the policy is in force, your beneficiary receives the benefit in income tax-free cash^!

UHL/UFL offer three plans, one with additional flexibility built in. You choose which plan is right for you!



MALE NON-TOBACCO

Annual Premiums For **\$100,000** Face Amount

Products	AGE 25	AGE 35	AGE 45
SI Term 20	\$362	\$393	\$769
SI Term 30	\$362	\$459	\$986
SI Term 20 ROP	\$1,131	\$1,317	\$2,075

FEMALE NON-TOBACCO

Annual Premiums For **\$100,000** Face Amount

Products	AGE 25	AGE 35	AGE 45
SI Term 20	\$328	\$358	\$594
SI Term 30	\$328	\$384	\$663
SI Term 20 ROP	\$991	\$1,295	\$2,009

VALUE OR PRICE Which one is most important?

- There is only one answer – **both!**
- The type of product isn't as important as making sure your family has life insurance protection.
- We have products that offer living and death benefits. You choose the product that's best for your specific needs.

Example:

Age 35 Male Non-Tobacco
Annual Premium For \$100,000 Face Amount:*

SI Term 20 - \$393/year. At the end of 20 years, total annual premiums paid = \$7,860.

SI Term 30 - \$459/year. At the end of 30 years, total annual premiums paid = \$13,770.

SI Term 20 ROP - \$1,317/year. At the end of 20 years, total annual premiums paid = \$26,340. This amount# can be returned to the policyowner on an income tax-free^ basis should the policyowner choose to surrender the policy.

* Premiums are guaranteed level for the initial period. Thereafter, premiums increase annually.

^ UHL/UFL agents do not give tax or legal advice. You should speak with your own personal advisor regarding taxation, legal or other guidance.

Assumes all premiums have been paid and there are no policy loans.