

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.