

NO-COST INSURANCE for children!

Get a **FREE \$5,000 Child Rider** on a **\$100,000+ base face amount¹** on the following policies:

term

Simple Term 20

Simple Term 30

return-of-premium (ROP) term

Simple Term 20 ROP

issue ages:

Base Insured²: 20 – 60 (*Simple Term 20*)
25 – 60 (*Simple Term 20 ROP*)
20 – 55 (*Simple Term 30*)

Child: 30 days – 18

Child Rider features:

- Simple app/simplified underwriting.
- Level term insurance.
- Convertible to permanent coverage with no underwriting at child's age 21.³
- Additional coverage (up to \$15,000 more) may be purchased on Simple Term 20, Simple Term 30, and Simple Term 20 ROP. Each additional unit of \$5,000 is \$25 per year.



¹ If base face amount is lower than \$100,000, the Child Rider has a cost.

² Base Insured issue ages may vary by state, plan, sex, and tobacco class.

³ Or rider termination date, whichever is earlier.

Product/Rider availability varies by state.
Rider form: 200-815 (UHL); 18-815 (UFFL).



www.unitedhomelife.com
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