

what  
occupations  
ARE COVERED?

ACCEPTABLE OCCUPATIONS\*

- Policemen  
*(limited to: municipal/armed guards/corrections officers)*
- Firefighters  
*(municipal/volunteer)*
- Semi-drivers/Long-haul trucking
- Coal miners  
*(surface workers/no explosives)*
- Construction workers  
*(no explosives/blasting)*
- Logging/Sawmill workers
- Postal workers

DECLINED OCCUPATIONS\*

- Aviation  
*(pilot/crew)*
- FBI, CIA, SWAT teams, bomb disposal crews
- Active military
- Chemical/biological weaponry industry
- Explosives technicians/handlers
- Oil & Gas Industries  
*(firefighters/off-shore workers)*
- Overseas security providers
- Professional athletes
- Racing

*\*This is a partial list.*

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PROTECTOR  
AD accidental death  
benefit coverage



United  
Farm Family  
Life Insurance Company

# PROTECTOR AD accidental death benefit coverage



## did you KNOW?

- Accidents are one of the top five causes of death for adults ages 18-60.<sup>1</sup>
- One person dies every 16 minutes in a car accident.<sup>2</sup>
- Nearly 1 out of 5 fatally injured workers was employed as a driver/sales worker or truck driver.<sup>3</sup>

## features:

- Issue Ages:**  
18 – 60 (gender/tobacco neutral)
- AD Benefit Amounts:**  
\$50,000/\$75,000/\$100,000

Protector AD’s accidental death benefit is guaranteed to double over the first 20 years while premiums remain level and are guaranteed. The policy builds cash value which, after the 20th year, equals 20 annual premiums. At the end of the 20th year, a return-of-premium (ROP) option is available, and is based on the annual premium.<sup>^</sup> If the ROP option is elected, the coverage terminates. Otherwise, coverage continues with annual premiums that will increase.

	Option 1	Option 2	Option 3
<b>AD Benefit:</b>	\$50,000	\$75,000	\$100,000
<b>Doubles in 20 Years To:</b>	\$100,000	\$150,000	\$200,000
<b>Monthly EFT Premium:</b>	\$17.40	\$21.75	\$26.10
<b>Total Annual Premium:</b>	\$200.00	\$250.00	\$300.00
<b>*ROP Year 20:</b>	\$4,000	\$5,000	\$6,000

ROP calculation example for Option 1: \$200.00 (ann prem) x 20 yrs = \$4,000  
\*Any outstanding policy loan will reduce these amounts.

Protector AD is an accidental death benefit rider attached to a small whole life policy which provides an additional amount of coverage:

	Option 1	Option 2	Option 3
<b>AD Benefit:</b>	\$50,000	\$75,000	\$100,000
<b>WL Coverage:</b>	\$125	\$188	\$250

<sup>^</sup> Assumes all premiums are paid on time and no policy debt.

## modal factors:

<b>Semi-Annual:</b>	.515
<b>Quarterly:</b>	.260
<b>Monthly EFT:</b>	.087

1st premium can be drafted.

## underwriting:

There’s just one non-health underwriting question\* on the Protector AD application:

*In the past three (3) years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver’s license suspended or revoked, or in the past five (5) years have you been convicted of operating a vehicle while intoxicated?*

**NO** PERSONAL HISTORY  
INTERVIEW REQUIRED.

**eApp is available.**  
For more information, please visit the UHL/UFL Agent portal.



<sup>1</sup> Source: [www.cdc.gov](http://www.cdc.gov), Deaths: Data for 2019.  
<sup>2</sup> Source: [www.carinsurance.net](http://www.carinsurance.net) as of 1/27/21.  
<sup>3</sup> Source: Bureau of Labor Statistics, National Census of Fatal Occupational Injuries, 2020.

Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions, and eligibility requirements. If there are any discrepancies between the product description and the issued insurance policy, the issued policy will take precedence.

\*Language may vary by state.  
Policy/rider forms: 200-865 or 200-860/200-868 or 200-861 (UHL); 18-865/18-868 (UFL).