

what
occupations
ARE COVERED?

PROTECTOR
AD accidental death
benefit coverage

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

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

**This is a partial list.*



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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 18-60.¹
- One person dies every 16 minutes in a car accident.²
- Nearly 1 out of 5 fatally injured workers was employed as a driver/sales worker or truck driver.³

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.[^] If the ROP option is elected, the coverage terminates. Otherwise, coverage continues with annual premiums that will increase.

	Option 1	Option 2	Option 3
AD Benefit:	\$50,000	\$75,000	\$100,000
Doubles in 20 Years To:	\$100,000	\$150,000	\$200,000
Monthly EFT Premium:	\$17.40	\$21.75	\$26.10
Total Annual Premium:	\$200.00	\$250.00	\$300.00
*ROP Year 20:	\$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
AD Benefit:	\$50,000	\$75,000	\$100,000
WL Coverage:	\$125	\$188	\$250

[^] Assumes all premiums are paid on time and no policy debt.

modal factors:

Semi-Annual:	.515
Quarterly:	.260
Monthly EFT:	.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.



¹ Source: www.cdc.gov, Deaths: Data for 2019.
² Source: www.carinsurance.net as of 1/27/21.
³ 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).