

# PROVIDER NON-MED **whole life!**



## features:

- **Issue Ages:** 0-80
- Face amounts up to \$150,000<sup>1</sup>
- Our lowest premium product!
- Simple application with yes/no health questions to help us determine eligibility.
- No routine medical exams or oral fluids required!
- Preferred non-tobacco rates available – with **NO MEDICAL TESTS** of any kind!

<sup>1</sup> Varies by issue age.

Availability of, and benefits payable under, the insurance product described is 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.

Policy forms: ICC21 200-862 or 200-862 (UHL); ICC21 18-862 or 18-862 (UFFL).



[www.unitedhomelife.com](http://www.unitedhomelife.com)

**800-428-3001**



No-Cost Riders/Benefits:	Description
<b>Life Threatening Cancer<sup>1</sup> Accelerated Benefit</b>	Advances up to 10% of policy face amount if insured is diagnosed with life-threatening cancer. <sup>^</sup>
<b>Common Carrier<sup>1</sup> Accidental Death Benefit</b>	Face amount doubled if death is due to an accident while riding in public transportation as a fare-paying passenger. <sup>^</sup>
<b>Charitable Gift Donation<sup>1,3</sup></b>	An additional 1% of the face amount payable to charity chosen by policyowner. <sup>2</sup>
<b>Guaranteed Insurability Benefit (ages 0-17)</b>	Guarantees right to purchase additional insurance at insured's 25th birthday without evidence of insurability. <sup>^</sup>
<b>Terminal Illness Accelerated Benefit</b>	Policyowner can access the death benefit (discounted at interest for one year) if insured is diagnosed with a terminal illness where life expectancy is 12 months or less. <sup>^</sup>

<sup>1</sup> Minimum base face amount of \$25,000 required.

<sup>2</sup> If none chosen, the charitable benefit is generally payable to the American Red Cross.

<sup>3</sup> Not available in GA, KY, MD, PA, or TN.

<sup>^</sup> Exclusions may apply. See rider for details.

Rider forms: 200-539, 200-537, 200-538, 200-327 (UHL); 18-539, 18-537, 18-538, 18-327 (UFFL).