

IF YOU'RE LIVING WITH
DIABETES, YOU MAY BE
WORRIED THAT YOU CAN'T
GET LIFE INSURANCE.

Many life insurance companies
decline insulin-dependent diabetics, or
offer a graded plan – the full death benefit
doesn't actually go into effect for two or
three years!

Some life insurance companies consider an
individual with insulin-dependent diabetes
too much of a risk due to other health
conditions that diabetics can develop.

**We're different.
We can get you covered.**



**United
Farm Family**
Life Insurance Company

A.M. Best has assigned a financial
strength rating of A (Excellent) to both
United Home Life and United Farm
Family Life and we have maintained
notable ratings for over half a century.

And, combined, we have more than
\$2.7 billion in assets and over \$22 billion
of life insurance in force, so we're
well-positioned to meet our obligations
to our policyowners.

*A (Excellent) is the 3rd highest rating, respectively, of
16 ratings.*

**United Home Life/
United Farm Family Life
Insurance Companies**

225 South East Street
Indianapolis, IN 46202
Toll-Free (800) 428-3001

www.unitedhomelife.com

200-830 9-23

FOR CONSUMERS

SMARTsense
Life Insurance for Diabetics



**United
Farm Family**
Life Insurance Company



There are more than 37 million Americans¹ who have diabetes.

Chances are, one of them could be you or someone you love.

Simplified Issue LIFE INSURANCE:

- **No exams[^].**
- **No fluids testing.**
- **No Attending Physicians Statement[^].**
- **Yes/no applications.**
- **Day 1 coverage^{*}.**
- **Will consider previously postponed/declined applicants and those who are disabled.**

¹ CDC.gov, 1/22

[^] Underwriting reserves the right to order a medical exam, a Personal History Interview, and/or APS based on application review.

^{*} For those who otherwise qualify.

PRODUCTS FOR insulin-dependent diabetics:

Express Issue Deluxe:

- **Issue Ages:** 20-80
- **Minimum Face:** \$5,000
- **Maximum Face:** \$50,000
- *Optional riders and benefits available to custom-tailor Express Issue Deluxe to fit your specific needs.*

\$25,000 Face **Non-Tobacco User** *Monthly EFT Amount Shown*

	20	30	40	50
MALE	\$57.33	\$57.77	\$69.34	\$93.02
FEMALE	\$53.00	\$53.87	\$62.60	\$77.82



Policy form: 200-862 (UHL); 18-862 (UFFL).



Simple Term 20 DLX:

- **Issue Ages:** 20-60
- **Minimum Face:** \$25,000
- **Maximum Face:** \$50,000
- *Optional riders and benefits available to custom-tailor Express Issue Deluxe to fit your specific needs.*

\$25,000 Face **Non-Tobacco User** *Monthly EFT Amount Shown*

	20	30	40	50
MALE	\$20.05	\$25.10	\$36.56	\$60.57
FEMALE	\$17.55	\$21.31	\$30.30	\$48.92

We believe that being an insulin-dependent diabetic should not prevent you from purchasing life insurance coverage. That's why we offer two different plans that can provide protection for you and your loved ones.

Policy form: 200-788 (UHL); 18-788 (UFFL).