

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.**



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

FOR CONSUMERS

**SMARTsense**  
*Life Insurance for Diabetics*





**There are more than 37 million Americans<sup>1</sup> who have diabetes.**

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

## **Simplified Issue** LIFE INSURANCE:

- **No exams<sup>^</sup>.**
- **No fluids testing.**
- **No Attending Physicians Statement<sup>^</sup>.**
- **Yes/no applications.**
- **Day 1 coverage<sup>\*</sup>.**
- **Will consider previously postponed/declined applicants and those who are disabled.**

<sup>1</sup> CDC.gov, 1/22

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

<sup>\*</sup> 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).