

CONSUMER BROCHURE

GUARANTEED ISSUE WHOLE LIFE INSURANCE



LIFE INSURANCE
made simple.



**United
Farm Family**
Life Insurance Company

www.unitedhomelife.com

1-800-428-3001

LIFE INSURANCE made simple – *Guaranteed!*

Life insurance is an important part of financial planning for you and your loved ones. But there are so many products to choose from that making a choice can be overwhelming, especially if you've been turned down for coverage before.

Our specialty is simplified issue life insurance – it's all we do. Now, we've made it even simpler for you to get life insurance coverage, no questions asked.

**THAT'S RIGHT...
NO QUESTIONS ASKED.**

let's talk GUARANTEES

Guaranteed Issue Whole Life* is life insurance at its simplest – when Guaranteed Issue Whole Life is applied for directly, there are **no** health questions, **no** medical exams, **no** complicated forms to fill out.

- *Your premiums never go up.*
- *Your coverage is guaranteed.*

What could be simpler?

a simple SOLUTION

If you've had trouble getting life insurance in the past, if you don't want to go through the hassles of medical exams and blood tests, or if you don't want to answer personal questions about your health, Guaranteed Issue Whole Life may be the **simplest** life insurance solution for you.

Provide a benefit for your loved ones at a time when it's needed most, and give yourself peace of mind.

features & benefits

- Face amounts up to \$25,000
- Issue Ages: 45-75
- Guaranteed Issue Whole Life* is a graded-benefit life insurance product, offering permanent coverage to age 100.
- During the first two policy years, the benefit for death by natural causes is a refund of all premiums paid to date of death plus interest. Beginning day one of policy year three, the **full** death benefit is payable to your beneficiary.
- For death due to accidental causes** during the first two policy years, the **full** death benefit will be paid to your beneficiary.
- Once your policy is issued, your premiums are guaranteed to remain level **and** guaranteed to never change. And, your policy cannot be cancelled as long as premiums are paid on time.

There are some guarantees in life – Guaranteed Issue Whole Life.

*Guaranteed Issue Whole Life is an endowment policy with a benefit payable on the policy's maturity date or at the insured's death prior to age 100.

**Subject to underwriting criteria and eligibility requirements. Exclusions and limitations may apply. Availability and face amounts may vary by state. See policy for details.

Policy forms: ICC21 200-864 or 200-864 (UHL); ICC21 18-864 or 18-864 (UFFL).



THE COMPANIES behind your protection

United Home Life Insurance Company (NAIC #69922)
United Farm Family Life Insurance Company (NAIC #69892)
225 South East Street | Indianapolis, Indiana 46202

1-800-428-3001
www.unitedhomelife.com

United Home Life Insurance Company, founded in 1948, and United Farm Family Life Insurance Company, founded in 1937, have been providing quality life insurance for over 75 years.

Financial strength and stability matter. Each year AM Best, a leading independent analyst of the insurance industry, rates a company's financial strength and ability to pay claims. United Home Life Insurance Company and United Farm Family Life Insurance Company both have an "A" (Excellent) rating. This is the third highest rating of 16 ratings.

We believe obtaining quality life insurance shouldn't be complicated. For more information, speak with one of our independent insurance agents today.