

FOR CONSUMERS

# FINAL EXPENSE coverage!

NON-MED  
*simplified issue!*

FINAL EXPENSE  
whole life products offer:



- **Issue ages:** 20-80\*
- Up to \$100,000 in coverage\*\*
- Day one coverage\*\*
- Coverage that's affordable
- Guaranteed level premiums
- Optional Accidental Death Benefit Rider and Child Rider available\*\*\*
- Yes/no application with health questions
- No routine medical exams, bodily fluid testing, or physician statements

\* Based on plan.

\*\* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

\*\*\* Not available with Express Issue Whole Life.

Policy forms: ICC21 200-863 or 200-863, ICC21 200-862 or 200-862 (UHL); ICC21 18-863 or 18-863, ICC21 18-867, ICC21 18-862 or 18-862 (UFFL)  
Rider forms: AD-66, 200-815 (UHL); 18-119, 18-815 (UFFL).

Product and rider/benefit availability and issue ages may vary by state. If there are any discrepancies between the product description and the issued insurance policy, the issued policy will take precedence.



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

[www.unitedhomelife.com](http://www.unitedhomelife.com)  
**1-800-428-3001**

# PROVIDE FUNDS FOR YOUR LOVED ONES FOR EXPENSES **such as funeral costs and outstanding medical bills.**

- **National Funeral Directors Association:** average cost of a basic funeral is \$8,300.<sup>1</sup>
- **Social Security provides** a one-time death benefit of \$255 for those who qualify.<sup>2</sup>

<b>SAMPLE MONTHLY EFT NON-TOBACCO (NT) PREMIUMS FOR \$10,000 FACE AMOUNT</b>		
<b>Whole Life (WL) Product:</b>	<b>Male 30 NT</b>	<b>Female 30 NT</b>
<b>Express Issue WL</b> (Graded Benefit)	<b>\$52.50</b>	<b>\$50.63</b>
<b>Express Issue Deluxe WL</b>	<b>\$29.67</b>	<b>\$28.19</b>
<b>Express Issue Premier WL</b>	<b>\$20.57</b>	<b>\$18.83</b>

<b>SAMPLE MONTHLY EFT NON-TOBACCO (NT) PREMIUMS FOR \$10,000 FACE AMOUNT</b>		
<b>Whole Life (WL) Product:</b>	<b>Male 60 NT</b>	<b>Female 60 NT</b>
<b>Express Issue WL</b> (Graded Benefit)	<b>\$84.76</b>	<b>\$76.04</b>
<b>Express Issue Deluxe WL</b>	<b>\$60.25</b>	<b>\$50.29</b>
<b>Express Issue Premier WL</b>	<b>\$50.18</b>	<b>\$40.19</b>

<sup>1</sup> Source: NFDA 2024 General Price List Survey; [www.nfda.org](http://www.nfda.org)

<sup>2</sup> Source: [www.ssa.gov/survivor/amount](http://www.ssa.gov/survivor/amount)