LIFE INSURANCE **made simple.**

United Home Life Insurance Company, founded in 1948, has 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 has 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.

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

Toll-Free 1-800-428-3001

UNITED HOME LIFE insurance company

www.unitedhomelife.com

200-361 3-26

CONSUMER BROCHURE

the CHILD RIDER

UNITED HOME LIFE insurance company

Providing life insurance protection for your children has never been easier!

AFFORDABLE **protection**

Provide your children with level term life insurance coverage at a very reasonable cost using the Child Rider. **

The Child Rider offers valuable insurance protection for all of your children – no matter how many you have – with coverage beginning as early as age 30 days!* When each child turns 21 years old, the face amount of the rider can be converted to a permanent whole life plan.

For just $25 annually per $5,000 of coverage, you can start an inexpensive life insurance program for your children by purchasing the Child Rider as an added benefit on your life insurance policy.

FLEXIBLE & **convertible**

The Child Rider is convertible to a permanent whole life insurance policy prior to your child's attained age 21 (or date Child Rider terminates, if earlier.) No medical exams, no health questions and no evidence of insurability are required to exercise this option. Your United Home Life agent can help you through the conversion process. The premiums of the permanent plan will be based on your child's age at the time of conversion.

*In the event the base policy life insurance policy becomes payable due to your death, the Child Rider becomes paid-up coverage to age 21 for each child living and insured under the rider. ****

**Subject to underwriting critiera, approval, and eligibility requirements.*

***Maximum Child Rider coverage is $20,000 and cannot exceed base policy face amount.*

****See policy for details.*

Rider availability varies by product.
Rider form: 18-815; 200-815 (UHL).

This brochure is a brief description of coverage and does not contain all the benefits and exclusions.