FOR CONSUMERS

NO-COST INSURANCE **for children!**

Get a FREE $5,000 Child Rider^ on a $100,000+ base face amount* on the following

term

Simple Term 20
Simple Term 30

return-of-premium (ROP) term

Simple Term 20 ROP

issue ages:

Base Insured:** 20 – 60 *(Simple Term 20)*
25 – 60 *(Simple Term 20 ROP)*
20 – 55 *(Simple Term 30)*

Child: 30 days – 18

Child Rider features:

- Simple app/simplified underwriting
- Level term insurance
- Convertible to permanent coverage with no underwriting prior to child's age 21***
- Additional coverage (up to $15,000 more) may be purchased on Simple Term 20, Simple Term 30, and Simple Term 20 ROP. Each additional unit of $5,000 is $25 annually

*If base face amount is lower than $100,000, the Child Rider has a cost.
**Base Insured issue ages may vary by state, plan, sex, and tobacco class.
***Or rider termination date, whichever is earlier.
^ Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

Product availability varies by state.
Rider form: 200-815 (UHL).
Policy forms: 200-834OR, 200-835WA, 200-836OR, 200-837WA, 200-364, 200-866, 18-364,18-866, 18-814, 200-814 (UHL).

UNITED HOME LIFE insurance company

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