

what
occupations
ARE
COVERED?

ACCEPTABLE OCCUPATIONS*
Police Officers <i>(limited to: municipal/armed guards/corrections officers)</i>
Firefighters <i>(municipal/volunteer)</i>
Semi-drivers/Long-haul trucking
Coal miners <i>(surface workers/no explosives)</i>
Construction workers <i>(no explosives/blasting)</i>
Logging/Sawmill workers
Postal workers

DECLINED OCCUPATIONS*
Aviation <i>(pilot/crew)</i>
FBI, CIA, SWAT teams, bomb disposal crews
Active military
Chemical/biological weaponry industry
Explosives technicians/handlers
Oil & Gas Industries <i>(firefighters/off-shore workers)</i>
Overseas security providers
Professional athletes
Racing

* This is a representative list. Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

PROTECTOR
AD accidental death
benefit coverage



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

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www.unitedhomelife.com



PROTECTOR AD accidental death benefit coverage*



features:

Issue Ages:

18 – 60 (gender/tobacco neutral)

Accidental Death (AD) Benefit Amounts:

\$50,000/\$75,000/\$100,000

Protector AD's accidental death benefit increases each year and is double the initial amount at the end of the 20th policy year, while premiums remain level and are guaranteed. The policy builds cash value which, after the 20th year, equals 20 annual premiums. At the end of the 20th year, a return-of-premium (ROP) option is available, based on the annual premium.**

If the ROP option is elected, coverage terminates. Otherwise, coverage continues with annual premiums that will increase. See policy for details.

did you KNOW?

- Accidents are one of the top five causes of death for adults ages 18-60.¹
- One person dies every 13 minutes in a car accident.²
- Nearly 1 out of 5 fatally injured workers was employed as a driver/sales worker or truck driver.³

	Option 1	Option 2	Option 3
Available AD Benefit:	\$50,000	\$75,000	\$100,000
AD Benefit at End of Policy Year 20:	\$100,000	\$150,000	\$200,000
Monthly EFT Premium:	\$17.40	\$21.75	\$26.10
Total Annual Premium:	\$200.00	\$250.00	\$300.00
*ROP Year 20:	\$4,000	\$5,000	\$6,000

ROP calculation example for Option 1: \$200.00 (ann prem) x 20 yrs = \$4,000

	Option 1	Option 2	Option 3
AD Benefit:	\$50,000	\$75,000	\$100,000
Whole Life Coverage:	\$125	\$188	\$250

modal factors:

Semi-Annual:	.515
Quarterly:	.260
Monthly EFT:	.087

1st premium can be drafted.

underwriting:

There's just one non-health underwriting question*** on the Protector AD application:

In the past 3 years, have you had any participation in or intend within the next 2 years to participate in aviation, parachuting, hang gliding, mountain climbing, rodeo events, sky diving, scuba diving, base jumping, wingsuit flying, rooftopping, speedflying, organized racing of any kind, or had your driver's license suspended or revoked; or in the past 5 years have you been convicted of operating a vehicle while intoxicated?

NO PERSONAL HISTORY
INTERVIEW REQUIRED.

Life Point of Sale is available.

For more information, please visit the UHL Agent portal.

¹ Source: www.cdc.gov, Deaths: Data for 2022.

² Source: www.drivethru.gsa.gov as of 2024.

³ Source: Bureau of Labor Statistics, National Census of Fatal Occupational Injuries, 2022.

* Protector AD is the marketing name for our proprietary policy that provides limited whole life coverage combined with a larger accidental death benefit rider and return of premium feature.

** Assumes all premiums are paid on time and no policy debt. Interest on any policy loans taken is payable in advance, and any policy debt (excluding unearned interest) will be deducted from the death benefit at time of claim, or from the cash value at time of surrender or exercising return of premium option.

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

Policy/rider forms: 200-865, 200-860 or 200-876/200-868, 200-861 or 18-865/18-868, 200-877 (UHL).