FOR CONSUMERS

Our Protector AD Accidental Death Benefit Plan

covers more than just the butcher, the baker, and the candlestick-maker.

PROTECTOR ACCIDENTAL DEATH (AD) **features***:

- Guaranteed level premiums for the intial 20 years
- Accidental Death Benefit automatically increases each year, doubling over the initial 20 years
- Return-of-Premium (ROP) feature at the end of initial 20 years**
- If the ROP option is elected, coverage terminates
- Otherwise, coverage continues with annual premiums that increase each year

Issue ages:
18 – 60

Accidental Death (AD) Benefit Amounts:
$50,000/$75,000/$100,000

Monthly EFT Premiums:
$17.40/$21.75/$26.10

Underwriting:
Age/Gender/Tobacco Neutral

One non-health underwriting question!*

*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. Availability may vary by state.
**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 200-877 (UHL)

UNITED HOME LIFE insurance company

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

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

ACCEPTABLE occupations*

- Coal miners *(surface workers/no explosives)*
- Commercial fishermen
- Construction workers *(no explosives/blasting)*
- Dockworkers
- Emergency responders
- Firefighters *(municipal/volunteer)*
- Police officers *(limited to: municipal/armed guards/corrections officers)*
- Insurance/Real Estate Agents
- Medical professionals
- Postal workers
- Logging/Sawmill workers
- Semi-drivers/Long-haul trucking
- Teachers
- Window washers *(commercial/high-rise)*

UNACCEPTABLE occupations*

- Aviation (pilot/crew)
- FBI, CIA, SWAT teams, bomb disposal crews
- Cliff diving
- Active military
- Chemical/biological weaponry industry
- Explosives technicians/handlers
- Oil & gas capitol industries *(firefighters/off shore workers)*
- Overseas security providers
- Professional athletes
- Skydiving
- Racing

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