

# Simplified Issue Whole Life Insurance

Consumer Brochure



## LIFE INSURANCE MADE SIMPLE



[www.unitedhomelife.com](http://www.unitedhomelife.com)  
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# Simplified Products – Simple Solutions

When it comes to buying life insurance, it shouldn't be complicated. You want to provide for your loved ones, to ensure they have the funds to cover expenses – like funeral costs, outstanding medical bills, the mortgage – even a college education for a child.

At United Home Life/United Farm Family Life, we specialize in simplified issue life insurance – it's **all** we do. We make it as simple as possible for you to purchase valuable whole life insurance coverage without having to go through medical exams or provide bodily fluids<sup>1</sup> for lab tests, even if you've been turned down before. Complete a short application with yes/no health questions, and participate in a brief personal history interview by phone. That's it.

## Simplified Issue Whole Life Portfolio

Each of our four simplified issue whole life products\* is designed to cover a range of individuals based on age, tobacco usage, and health, and have these features:

- No routine medical exams, blood work<sup>1</sup>, or physician's statements.
- A simple phone interview with an experienced underwriter.
- Guaranteed death benefits and cash values.
- Affordable premiums that never increase.
- Coverage that cannot be cancelled so long as premiums are paid.
- Riders and benefits that can help customize products to meet your specific needs.\*



## Simplified Underwriting

Simplified issue products mean simplified underwriting. It's as easy as a personal history interview (PHI). A PHI is a short telephone interview that helps us determine if the product you've applied for is the right fit, and it speeds up the underwriting process. You'll speak with an experienced underwriter who will ask some health questions and will verify information provided on the application. The PHI typically takes 10-15 minutes. Just relax and be forthcoming in your responses.

Once we receive your application, we'll start the approval process. We'll work closely with your agent to ensure your coverage is issued as quickly as possible. Your agent is a trusted resource - if you have any questions about your application, the product or the coverage applied for, be sure to let your agent know.

\*Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements. If there are any discrepancies between the product description and the issued insurance policy, the issued policy shall take precedence.

<sup>1</sup>Oral fluids/HIV testing collected by a paramed required for WI applicants.  
Policy forms: 200-376, 200-466 (UHL); 18-376, 18-466 (UFFL).



## The Products\*

**Express Issue Whole Life (EIWL)** is graded-benefit whole life insurance. During the first two policy years, the benefit for death by natural causes is a refund of all premiums paid to date plus interest. Beginning day one of policy year three, the full benefit is payable to your beneficiary. For death due to accidental causes<sup>2</sup> during the first two policy years, the full death benefit will be paid to your beneficiary.

EIWL also has several no-cost riders designed to provide additional value-added protection with no additional premium required<sup>3</sup>: Identity Theft Waiver of Premium Rider, Hospital Stay Waiver of Premium Rider, and Common Carrier Accidental Death Benefit Rider.

**Express Issue Premier and Express Issue Deluxe** are immediate death benefit whole life insurance products that also offer optional riders and benefits to tailor the product to your particular needs: Child Rider and Accidental Death Benefit Rider. In addition, each product includes a no-cost Terminal Illness Accelerated Benefit Rider. Total and Permanent Disability Benefit (Waiver of Premium) and Child Rider are optional riders available to you.

**Provider** is an immediate death benefit whole life product offering protection at every stage of your life, whether you're newly married, building a family, or an active senior. It's also a great starter policy for your children or grandchildren. Discounted premium rates are available to those who qualify. No-cost riders and benefits<sup>4</sup> on Provider include: Common Carrier Accidental Death Benefit Rider, Guaranteed Insurability Benefit Rider<sup>5</sup>, Life-Threatening Cancer Accelerated Benefit Rider, Charitable Gift Donation, and Terminal Illness Accelerated Benefit Rider.

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<sup>2</sup>Exclusions apply. See policy for details. <sup>3</sup>Minimum face amount for EIWL no-cost riders: \$10,000. <sup>4</sup>Minimum Provider face amount for Common Carrier Accidental Death Benefit Rider, Life-Threatening Cancer Accelerated Benefit Rider and Charitable Gift Donation: \$25,000. <sup>5</sup>Available for issue ages 0-17.

Policy forms: 200-376, 200-466 (UHL); 18-376, 18-466 (UFL).

Rider forms: 200-575, 200-576, 200-537, 200-356, AD-66, 200-538, 200-539, 200-327, WPD-66 (UHL); 18-575, 18-576, 18-537, 18-356, 18-119, 18-538, 18-539, 18-327, 18-070 (UFL).



## The Companies Behind Your Protection

United Home Life Insurance Company and its parent company, United Farm Family Life Insurance Company, are family-oriented companies founded in 1948 and 1937, respectively, with a philosophy of providing quality, personal service to our policyholders and agents. We're here to serve you.

Our primary focus is providing affordable, flexible life insurance solutions for our policyholders. Our ultimate pledge is to meet our financial obligations to our policyholders.

A.M. Best, a leading independent analyst of the insurance industry since 1899, has assigned a financial strength rating of A- (Excellent) to United Home Life and a financial strength rating of A (Excellent) to United Farm Family Life. These are the fourth and third highest ratings, respectively, of 16 ratings.

### **United Home Life/United Farm Family Life Insurance Companies**

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