

Guaranteed Issue Whole Life

Consumer Brochure



LIFE INSURANCE MADE SIMPLE



www.unitedhomelife.com
(800) 428-3001

Life Insurance Made Simple – Guaranteed

Life insurance is an important part of planning for you and your loved ones. But there are so many products to choose from that making a choice can be overwhelming, especially if you've been turned down for coverage before.

At United Home Life/United Farm Family Life, our specialty is simplified life insurance – it's *all* we do. Now, we've made it even simpler for you to get life insurance coverage, no questions asked.

That's right – NO QUESTIONS ASKED.



Let's Talk Guarantees

Guaranteed Issue Whole Life¹ is life insurance at its simplest – *no* health questions, *no* medical exams, *no* complicated forms to fill out.

- You can't be turned down.
- Your premiums never go up.
- Your coverage is guaranteed.

What could be simpler?

¹Guaranteed Issue Whole Life is an endowment policy with a benefit payable on the policy's maturity date or at the insured's death prior to age 100.

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.

Policy forms: 200-670 (UHL); 18-670 (UFFL).

Features And Benefits

Guaranteed Issue Whole Life¹ is a graded-benefit life insurance product, offering permanent coverage to age 100.

During the first three 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 four, the full death benefit is payable.

For deaths due to accidental causes² during the first three policy years, the full death benefit will be paid to your beneficiary.

Once your policy is issued, your premiums are guaranteed to remain level *and* guaranteed to never change. And, your policy cannot be cancelled as long as premiums are paid.

A Simple Solution

If you've had trouble getting life insurance in the past, if you don't want to go through the hassles of medical exams and blood tests, or if you don't want to answer personal questions about your health, Guaranteed Issue Whole Life may be the *simplest* life insurance solution for you.

Provide a guaranteed benefit for your loved ones at a time when it's needed most, and give yourself peace of mind.

There *are* some guarantees in life – Guaranteed Issue Whole Life.

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²See policy for limitations.

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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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