

GUARANTEED ISSUE WHOLE LIFE INSURANCE



LIFE INSURANCE
made simple.



**United
Farm Family**
Life Insurance Company

www.unitedhomelife.com

800-428-3001

LIFE INSURANCE made simple – *Guaranteed!*

Life insurance is an important part of financial 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 issue 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 – when Guaranteed Issue Whole Life is applied for directly, there are **no** health questions, **no** medical exams, **no** complicated forms to fill out.

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

What could be simpler?



features & benefits

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

During the first two policy years, the benefit for death by natural causes is a refund of all premiums paid to date of death plus interest. Beginning day one of policy year three, the **full** death benefit is payable.

For death due to accidental causes² during the first two 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 on time.

¹ Guaranteed 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.

² Exclusions apply. See policy for details.

Availability of, and benefits payable under, the insurance product described is 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 will take precedence.

Policy forms: ICC21 200-864 or 200-864 (UHL); ICC21 18-864 or 18-864 (UFFL).

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.





THE COMPANIES behind your protection

**United Home Life/
United Farm Family Life
Insurance Companies**
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www.unitedhomelife.com

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.

We're financially strong, as evidenced by our ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899, which has assigned the financial-strength rating of A- (Excellent) to United Home Life and the financial-strength rating of A (Excellent) to United Farm Family Life. These are the fourth and third highest ratings, respectively, of 16 ratings.

Both companies combined have more than \$2.5 billion in assets, and over \$21 billion of life insurance in force, so we're well-positioned to meet our obligations to our policyholders.

We believe that understanding the options you have in your life insurance policy shouldn't be complicated. For more information, talk with a United Home Life or United Farm Family Life independent insurance agent.