

what occupations ARE COVERED?

ACCEPTABLE OCCUPATIONS*

Policemen
(limited to: municipal/armed guards/corrections officers)

Firefighters
(municipal/volunteer)

Semi-drivers/Long-haul trucking

Coal miners
(surface workers/no explosives)

Construction workers
(no explosives/blasting)

Logging/Sawmill workers

Postal workers

DECLINED OCCUPATIONS*

Aviation
(pilot/crew)

FBI, CIA, SWAT teams, bomb disposal crews

Active military

Chemical/biological weaponry industry

Explosives technicians/handlers

Oil & Gas Industries
(firefighters/off-shore workers)

Overseas security providers

Professional athletes

Racing

**This is a partial list.*

PROTECTOR AD accidental death benefit coverage



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NOT FOR USE WITH THE GENERAL PUBLIC.**

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**United
Farm Family**
Life Insurance Company

PROTECTOR AD accidental death benefit coverage



did you KNOW?

- Accidents are one of the top five causes of death for adults ages 18-60.¹
- One person dies every 16 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

features:

Issue Ages:

18 – 60 (gender/tobacco neutral)

AD Benefit Amounts:

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

Protector AD's accidental death benefit is guaranteed to double over the first 20 years 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, and is based on the annual premium.[^] If the ROP option is elected, the coverage terminates. Otherwise, coverage continues with annual premiums that will increase.

	Option 1	Option 2	Option 3
AD Benefit:	\$50,000	\$75,000	\$100,000
Doubles in 20 Years To:	\$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
*Any outstanding policy loan will reduce these amounts.

Protector AD is an accidental death benefit rider attached to a small whole life policy which provides an additional amount of coverage:

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

[^] Assumes all premiums are paid on time and no policy debt.

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 three (3) years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver's license suspended or revoked, or in the past five (5) years have you been convicted of operating a vehicle while intoxicated?

NO PERSONAL HISTORY INTERVIEW REQUIRED.

eApp is available.

For more information, please visit the UHL/UFL Agent portal.



¹ Source: www.cdc.gov, Deaths: Data for 2019.

² Source: www.carinsurance.net as of 1/27/21.

³ Source: Bureau of Labor Statistics, National Census of Fatal Occupational Injuries, 2020.

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 will take precedence.

*Language may vary by state.

Policy/rider forms: 200-865 or 200-860/200-868 or 200-861 (UHL); 18-865/18-868 (UFL).