

Solutions Made Simple - Life Insurance Coverage For Final Expenses





Give Your Family One Less Thing To Worry About

What does your existing coverage cover?

The average cost of a funeral is roughly \$8,343¹. This may or may not include the cost of a hearse, cemetery expenses, and professional services.

Beyond the funeral, additional costs can mount up:

- Unpaid medical bills or other debt
- Taxes
- Nursing home fees
- Medicare deductibles
- Household expenses
- Mortgage payments
- Childcare expenses
- Grief counseling

Social Security provides just \$255 for burial expenses, and that's if you qualify².

Life Insurance from United Home Life and United Farm Family Life can help ensure that your loved ones have one less thing to worry about.

Our three simplified issue whole life plans are designed to cover a broad range of individuals based on age, gender, tobacco usage, and health, and have these features:

- Routine medical exams, bodily fluids* testing or physician's statements aren't required.
- A simple phone interview with an experienced underwriter.
- Each plan has a guaranteed death benefit and guaranteed cash values.
- Affordable premiums that never increase.
- Coverage that cannot be cancelled so long as premiums are paid.
- Riders and benefits to help customize products to meet your specific needs.

We also offer a guaranteed issue whole life plan[^], with NO health questions, NO medical exams, and NO complicated forms to fill out.

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

Our life insurance plans can help protect your loved ones by providing funds when they're needed most, and that can provide you with peace of mind.

¹ 2012 National Funeral Directors Association (NFDA) General Price List Survey.

² Social Security Regulation 20 CFR 404.390-404.395

*Oral fluids/HIV testing collected by a paramed required by WI applicants.

[^]Guaranteed Issue Whole Life is an endowment policy with a benefit payable on the policy's maturity or at the insured's death, whichever is sooner. Death benefit in first three policy years is a refund of premiums paid to date plus interest unless death is due to accidental causes. See policy for limitations.



Protection Options For Each Individual

You have options.

Select the amount of coverage* that fits your specific needs, and those of your family. Keep in mind that some of our products can be custom-tailored to your circumstances and protection goals with optional benefits and riders.

We strive to make the process of securing valuable coverage for you and your loved ones as simple as possible. And all of our products are backed by our financial strength and our commitment to our policyholders.

Client Presentation:

Name: _____ DOB: _____ M/F: _____ NS/S: _____

Final Expense Plan: _____

Premium Mode: A: _____ SA: _____ Q: _____ *Monthly EFT: _____

Face Amount 1: _____ Premium: _____

Face Amount 2: _____ Premium: _____

Face Amount 3: _____ Premium: _____

Agent: _____ Agent Code: _____

Agent Phone: _____ Today's Date: _____

This is not a guarantee that coverage will be issued.

*Monthly EFT: Monthly Electronic Funds Transfer



Peace Of Mind For You And Your Loved Ones

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. Both companies were founded with a philosophy of providing quality personal service to our policyholders and our agents. We're here to serve you.

Our primary focus is providing affordable, flexible life insurance solutions for our customers. 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 the rating of A- (Excellent) to United Home Life and the rating of A (Excellent) to United Farm Family Life. The A- (Excellent) rating is the fourth highest of 16 ratings and the A (Excellent) rating is the third highest of 16 ratings.



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