



UNITED HOME LIFE INSURANCE COMPANY, since 1997, has been 100% owned by United Farm Family Holding Company, a holding company that is, in turn, 100% owned by United Farm Family Life Insurance Company and United Farm Family Mutual Insurance Company.

UHL'S PARENTS, United Farm Family Life and United Farm Family Mutual Insurance Company, are strong financial entities with a combined capital and surplus in excess of \$300 million! United Farm Family Life and United Farm Family Mutual are each rated "A" (Excellent) by A.M. Best. Since the acquisition, UHL has received direction from the United Farm Family Life Insurance Company management team, and the parent companies have consistently demonstrated their ability and willingness to support UHL's capital position.

UHL'S CURRENT RATING is "B++," a rating in A.M. Best's "Very Good" category and one reserved for companies considered financially "secure." UHL's current rating represents two rating upgrades since its acquisition by the United Farm Family Holding Company. The two increases were granted within less than a year - a highly unusual step for Best and one we believe is indicative of their positive outlook for the company.

Simplified Products - Faster Results