

MedLife
United Home Life's Whole Life Product Portfolio

Product Type:	Whole Life	Whole Life	Whole Life
Product Name	Express Issue Whole Life	Total Life 50	Total Life 50+
Description	Non-Med Graded Benefit Whole Life, paid up at age 100	Non-Med Whole Life Endowment at Age 95	Non-med Whole Life Endowment at Age 95
Minimum Face Amount	\$2,000	\$240 annual premium	\$240 annual premium
Maximum Face Amount	\$50,000	\$50,000 ages 20-70 \$25,000 ages 71-80	\$100,000 ages 20-65 \$50,000 ages 66-70 \$25,000 ages 71-80
Issue Ages <i>(Nearest Birthday)</i>	25-80 45-80 for CA, GA, & FL	20-80	20-80
Policy Fee (commissionable)	\$20 One Time App fee \$0 in GA & AL \$6 in KY	\$15 One Time App Fee \$6 in KY	\$15 One Time App Fee \$6 in KY
Underwriting Categories	Non-Tobacco Tobacco	Male / Female Only	Male / Female Only
Available Riders	Accidental Death – face amount for the first 2 years	Living Benefits Rider Accidental Death	Living Benefits Rider Accidental Death
Faxable App	Yes	Yes	Yes
Modal Factors:	Semi-Annual: 0.53 Quarterly: 0.27 Monthly PAC: 0.93	Semi-Annual: 0.53 Quarterly: 0.27 Monthly PAC: 0.93	Semi-Annual: 0.53 Quarterly: 0.27 Monthly PAC: 0.93
Special Features	-Almost Guaranteed, Simplified Issue 2yr graded benefit Whole Life plan -Ideal for extremely impaired clients who need small amounts of insurance.	A Simplified Issue Whole Life plan, which takes many impaired risks, including Insulin Dependent Diabetics.	A simplified Issue Whole Life, which has the most competitive rates of the UHL whole Life plans.

Introducing

The Total Protection Series III

*Three policies that cover the complete underwriting spectrum from
Virtually guaranteed issue* to simplified issue.*

***Express Issue Whole Life**

(200-376 9-02); (200-376 9-03(LA)); (200-376 12-03(MS))

- Guar. Issue with the only reason for decline if proposed insured is terminally ill, confined to a facility or diagnosed as having AIDS, HIV or any other immunological disorder.
- Ages 25 to 80 up to \$50,000
(CA: 45-80).
- Guaranteed cash values.
- Graded death benefit in first 2 years:
 - ◆ 1st year: return of premium plus 12%
 - ◆ 2nd year: return of premium plus 24%
- ADB included in first 2 years (full death benefit for accidental death)

Express Issue WL Deluxe

(200-466 10-04)

- Simplified Issue - 6 health questions.
- Ages 20-80, maximum face \$50,000.
- Guaranteed cash values.
- Immediate death benefit.
- Accidental Death rider available.

Express Issue WL Premier

(200-466 10-04)

- Simplified Issue - expanded medical questions.
- Ages 20 to 60 up to \$100,000.
- Ages 61 to 80 up to \$50,000.
- Guaranteed cash values.
- Immediate death benefit.
- Accidental Death rider available.