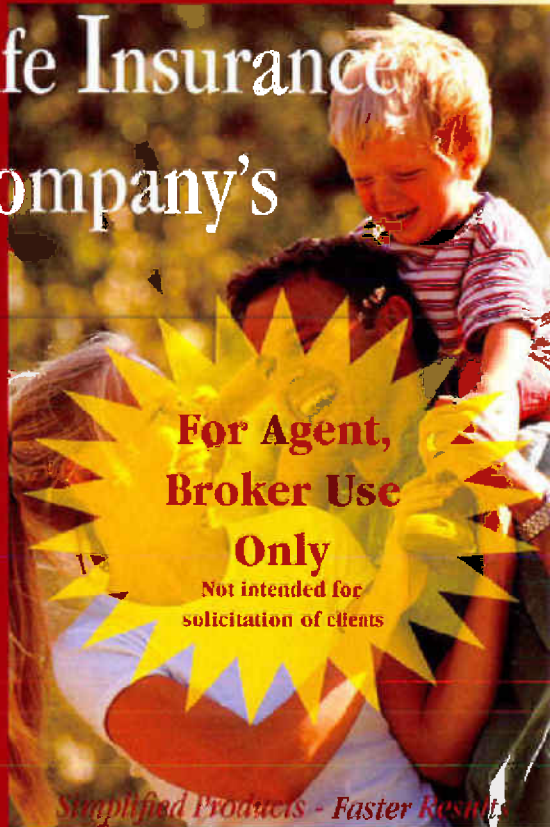




United Home Life Insurance Company's



**For Agent,
Broker Use
Only**

*Not intended for
solicitation of clients*

Simplified Products - Faster Results

United Home Life Insurance Company

P. O. Box 7192
Indianapolis, IN 46207-7192
800-428-3001

The information in this brochure is
subject to the terms of Policy Form Numbers:
Express Issue Whole Life 18-376 & 200-376
Express Issue WL Deluxe/Premier 18-466 & 200-466

Total Protection Series III

- Final Expense Whole Life
- Non-Med; Simplified Issue
- 3 Policies that Cover the Full Spectrum of Underwriting
- Guaranteed Cash Values

**United
Farm Family**
Life Insurance Company



200-468 7-07



**United
Farm Family**
Life Insurance Company

Total Protection Series III

Product Series Description:

The *Total Protection Series III* features three non-participating whole life policies available on a single, easy-to-use short form "3-in-1" application. All three plans have guaranteed cash values, and the products cover the full spectrum of underwriting. The plans feature minimal underwriting, with no routine medical exams, blood, urine or other bodily fluid testing required.

Policy Description:

The *Express Issue Whole Life* graded benefit whole life policy is a "virtually guaranteed issue" product with only three gatekeeper underwriting questions. This plan is ideally suited for final expense needs for your clients with significant health problems. Reasons for decline include being diagnosed as terminally ill or having AIDS, HIV or any other immunological disorder; or being confined to a medical facility or requiring assistance with ADLs (see application for full wording of each question). The level premium is payable to age 100. The death benefit grades up during the first two policy years:

- If death occurs in the 1st policy year, the death benefit payable is return of premium plus 12% of premium paid.
- If death occurs in the 2nd policy year, the death benefit is return of premium plus 24% of premium paid.
- The full death benefit is payable beginning in the 3rd policy year, or if death occurs due to accidental causes during the first two policy years.

The *Express Issue Whole Life Deluxe* plan features an immediate full death benefit, and is ideal to use for final expense needs for your clients who have some health issues. It has guaranteed cash values and endows at age 121. Underwriting risks up to 8 tables are issued standard.

The *Express Issue Whole Life Premier* plan also features an immediate full death benefit, and is ideal for clients who are in better health, but don't want to go through full underwriting. It has guaranteed cash values and endows at age 121. Underwriting risks up to 4 tables are issued standard.

Policy Features (age nearest birthday):

Product	Issue Ages	Min. Face Amt	Max. Face Amt	Policy Fee*
Express Issue Whole Life	25-80	\$2,000	\$50,000	\$50
	CA: 45-80	\$2,000	\$50,000	\$50
Express Issue Whole Life Deluxe	20-80	\$5,000	\$50,000	\$50
Express Issue Whole Life Premier	20-60	\$5,000	\$100,000	\$50
	61-80	\$5,000	\$50,000	\$50

*policy fee is fully commissionable

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Total Protection Series III

Premium Calculation Examples:

Example 1: *Express Issue Whole Life*
Male NT; Age 50; Face amount = \$50,000

Step 1

- Multiply rate per thousand times number of thousands of coverage:

$$\$45.40 \times 50 = \$2,270$$

Step 2

- Add \$50 commissionable policy fee to results of Step 1

$$\$2,270 + \$50 = \$2,320$$

Step 3

- Multiply results of Step 2 by modal factor desired

Example 2: *Express Issue Whole Life Premier*
Female T; Age 60; Face Amount = \$75,000
Accidental Death Benefit; \$5,000 Child Rider

Step 1

- Add rate per thousand + Accidental Death Benefit rate:

$$\$55.23 + \$2.00 = \$57.23$$

Step 2

- Multiply results of Step 1 times number of thousands of coverage:

$$\$57.23 \times 75 = \$4,292.25$$

Step 3

- Add \$25 annual Child Rider premium and \$50 commissionable fee to results of Step 2:

$$\$4,292.25 + \$25 + \$50 = \$4,367.25$$

Step 4

- Multiply annual premium by modal factor desired

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Total Protection Series III

Express Issue Whole Life Premier Rates Per \$1,000 of Face Amount Policy Fee of \$50 Per Year

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	10.17	12.71	7.70	9.63
21	10.56	13.20	8.02	10.02
22	10.95	13.69	8.35	10.44
23	11.39	14.23	8.69	10.87
24	11.84	14.81	9.05	11.32
25	12.33	15.41	9.41	11.80
26	12.67	15.84	9.76	12.20
27	13.02	16.28	10.08	12.60
28	13.40	16.75	10.42	13.03
29	13.79	17.24	10.77	13.47
30	14.20	17.75	11.14	13.93
31	14.63	18.28	11.53	14.41
32	15.07	18.83	11.93	14.91
33	15.53	19.41	12.35	15.44
34	16.00	20.00	12.78	15.98
35	16.50	20.62	13.24	16.55
36	17.29	21.61	13.83	17.29
37	18.13	22.66	14.46	18.08
38	19.01	23.76	15.12	18.90
39	19.94	24.92	15.80	19.76
40	20.92	26.15	16.52	20.66
41	21.94	27.43	17.27	21.59
42	23.03	28.79	18.05	22.57
43	24.18	30.23	18.88	23.60
44	25.40	31.75	19.75	24.68
45	26.68	33.35	20.66	25.82
46	27.76	35.05	21.45	27.08
47	28.90	36.85	22.27	28.39
48	30.09	38.74	23.13	29.78
49	31.34	40.74	24.04	31.25
50	32.66	42.87	24.98	32.79
51	34.05	45.11	25.97	34.42
52	35.50	47.48	27.02	36.14
53	37.02	49.97	28.11	37.94
54	38.61	52.60	29.25	39.85
55	40.68	55.93	30.75	42.29
56	42.86	59.47	32.11	44.55
57	45.19	63.26	33.55	46.97
58	47.63	67.28	35.07	49.54
59	50.24	71.60	36.70	52.29
60	53.01	76.20	38.41	55.23
61	55.96	81.14	40.25	58.37
62	59.09	86.42	42.18	61.70
63	62.41	92.06	44.22	65.24
64	65.92	98.07	46.38	68.98
65	69.64	104.45	48.62	72.93
66	74.72	112.07	51.63	77.45
67	79.49	119.24	54.39	81.58
68	84.64	126.96	57.39	86.08
69	90.20	135.31	60.64	90.96
70	96.22	144.33	64.18	96.28
71	102.69	154.04	68.04	102.07
72	109.65	164.46	72.22	108.32
73	117.08	175.63	76.72	115.08
74	125.01	187.52	81.55	122.33
75	133.41	200.10	86.68	130.01
76	141.96	212.92	92.19	138.29
77	150.91	226.35	98.15	147.22
78	160.50	240.78	104.68	157.00
79	170.89	256.35	112.80	169.20
80	182.11	273.16	121.78	182.66

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Premium Payments:

For premiums paid in intervals other than annually, multiply the total annual premium, including riders, by the appropriate factor (round to the next highest cent).

Modal Factors:

Semiannual .53 Quarterly .27 Monthly/PAC .093
PAC (Preauthorized Check) requires one month's premium with the application unless your client wants the first premium drafted from their bank account. Policies on PAC mode are drawn monthly on or about the premium due date, but no later than the 28th of month. UHL will bill on all other premium modes.

Minimum Modal Premium Accepted: \$20.00
(Unless on bank draft)

Riders Available:

Express Issue Whole Life:

- None

Express Issue Whole Life Deluxe and Premier:

- Child Rider
- Accidental Death Benefit-Available up to base amount

Underwriting:

All three whole life products are simplified issue and feature minimal underwriting with no routine medical exams, blood, urine or other bodily fluid testing required.

- Non-Tobacco - No nicotine used in the last 12 months
- Tobacco - Any form of tobacco used in the last 12 months

Ratings:

No special class ratings are available for these policies.

UHL Inspection Limits

- All inspections will be ordered from the Home Office.

Note: Point of Sale Personal History Interviews are required on all applicants who apply for the Deluxe and Premier. PHIs are not routinely ordered on the graded benefit Express Issue Whole Life.

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Total Protection Series III

Express Issue Whole Life
Rates Per \$1,000 of Face Amount
Policy Fee of \$50 Per Year

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
25-45	37.68	47.10	31.40	39.25
46	39.08	49.34	32.44	40.96
47	40.56	51.71	33.52	42.74
48	42.10	54.20	34.65	44.61
49	43.71	56.83	35.83	46.58
50	45.40	59.59	37.06	48.64
51	47.16	62.49	38.34	50.80
52	48.99	65.53	39.67	53.06
53	50.91	68.73	41.06	55.43
54	52.90	72.08	42.50	57.90
55	55.53	76.36	44.43	61.09
56	58.68	81.42	46.76	64.87
57	62.02	86.82	49.21	68.91
58	65.58	92.63	51.84	73.23
59	69.37	98.86	54.62	77.84
60	73.43	105.55	57.59	82.79
61	77.76	112.75	60.75	88.09
62	82.36	120.46	64.10	93.74
63	87.28	128.74	67.66	99.80
64	92.51	137.60	72.05	107.17
65	98.08	147.12	75.45	113.16
66	103.61	155.42	80.01	120.02
67	108.54	162.81	84.15	126.21
68	113.80	170.70	88.56	132.84
69	119.40	179.10	93.28	139.92
70	125.35	188.03	98.31	147.48
71	131.66	197.49	103.67	155.50
72	138.31	207.46	109.33	163.99
73	145.25	217.87	115.28	172.92
74	152.48	228.73	121.50	182.25
75	160.00	240.02	128.02	192.01
76	168.47	252.69	134.77	202.15
77	177.43	266.13	141.94	212.90
78	187.00	280.49	149.60	224.39
79	197.28	295.93	157.82	236.73
80	208.33	312.49	166.67	250.00

Modal Factors For All Plans:

Semi-Annual - .53 Quarterly - .27 Monthly/PAC - .093

Premiums for Accidental Death Benefit

Age 20-32	1.25 per thousand
Age 33-45	1.50 per thousand
Age 46-56	1.75 per thousand
Age 57-60	2.00 per thousand

Premiums for Child Rider

Premium is a level \$25.00 per year for each unit of \$5,000 coverage.

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Total Protection Series III

Express Issue Whole Life Deluxe
Rates Per \$1,000 of Face Amount
Policy Fee of \$50 Per Year

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	12.27	15.34	9.72	12.15
21	12.73	15.92	10.11	12.64
22	13.22	16.52	10.55	13.19
23	13.74	17.18	11.02	13.77
24	14.30	17.88	11.47	14.35
25	14.89	18.62	11.98	14.98
26	15.38	19.10	12.39	15.49
27	15.68	19.60	12.83	16.04
28	16.12	20.15	13.28	16.60
29	16.58	20.73	13.76	17.21
30	17.07	21.34	14.27	17.84
31	17.59	21.99	14.79	18.49
32	18.15	22.68	15.36	19.20
33	18.73	23.41	15.95	19.94
34	19.36	24.20	16.57	20.72
35	20.02	25.02	17.24	21.56
36	21.09	26.37	18.11	22.64
37	22.22	27.78	19.03	23.79
38	23.42	29.28	20.00	25.00
39	24.69	30.86	21.03	26.29
40	26.02	32.53	22.07	27.60
41	27.43	34.29	23.21	29.02
42	28.92	36.16	24.37	30.47
43	30.49	38.12	25.62	32.02
44	32.16	40.20	26.90	33.63
45	33.91	42.39	28.26	35.33
46	35.17	44.41	29.20	36.86
47	36.50	46.54	30.17	38.47
48	37.89	48.78	31.19	40.15
49	39.34	51.15	32.25	41.92
50	40.86	53.65	33.35	43.78
51	42.44	56.24	34.51	45.72
52	44.09	58.98	35.70	47.75
53	45.82	61.86	36.95	49.89
54	47.61	64.87	38.25	52.11
55	49.48	68.04	39.59	54.44
56	51.78	71.84	41.26	57.24
57	54.19	75.86	43.00	60.21
58	56.75	80.16	44.87	63.37
59	59.46	84.74	46.82	66.72
60	62.34	89.62	48.90	70.29
61	65.40	94.83	51.10	74.10
62	68.63	100.39	53.42	78.12
63	72.06	106.30	55.86	82.40
64	75.69	112.58	58.95	87.69
65	79.52	119.29	61.17	91.76
66	83.26	124.89	64.30	96.44
67	87.22	130.83	67.62	101.42
68	91.45	137.17	71.16	106.75
69	95.95	143.92	74.96	112.44
70	101.74	152.60	79.79	119.70
71	107.92	161.87	84.97	127.46
72	114.47	171.71	90.50	135.73
73	121.39	182.08	96.35	144.51
74	128.66	192.99	102.51	153.77
75	136.28	204.44	109.04	163.56
76	144.86	217.27	115.88	173.81
77	153.99	230.97	123.18	184.77
78	163.78	245.69	131.03	196.55
79	174.38	261.58	139.50	209.25
80	185.83	278.73	148.66	222.99

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