

## Term Portfolio

### All 4 term products feature the following:

- Guaranteed level rates for 20 years (Express Issue Term Plus and Premier 20) or 30 years (Express Issue Term 30 and Premier 30), depending on the product you choose.
- Provides a guaranteed level death benefit.
- Available for ages 18 through 60 for the Express Issue Term Plus and Premier 20 (nearest birthday); 18 through 50 for Express Issue Term 30 and Premier 30 (nearest birthday)
- Does not require high face amounts to be purchased similar to many other products being offered.
- Provides guaranteed renewable protection to the policy anniversary nearest your 95th birthday.
- Provides a built-in terminal illness benefit at no additional charge (if approved in your state).
- No routine medical exams or blood test required.
- Can be customized by selecting the Waiver of Premium benefit, which will waive premium payments after six months of your total disability.
- Child Rider available; \$5,000 free coverage if face amount is \$100,000.
- Offers optional accidental death benefit (Express Issue Term Plus and Express Issue Term 30).
- Death benefit is received income tax free\* and can be used to provide your beneficiary a monthly income guaranteed to last their entire lifetime (via a lifetime settlement option).

\*Based on current income tax regulations.

A Return of Premium feature is provided when you choose either the Premier 20 or Premier 30

- These products provide guaranteed cash values.
- The cash value at the end of the 20th year (Premier 20) or 30th year (Premier 30) is equal to 20 or 30 times the annual premium, regardless of the mode premium paid.

The information in this brochure is subject to the terms of Express Issue Term Plus (200-364), Express Issue Term 30 (200-434), Premier 20 (200-407), Premier 30 (200-483)

*United Home Life Insurance Company  
United Farm Family Life Insurance Company*

## Term Portfolio

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 developing personal service with our clients through our Agents and Staff. Clients and Agents are encouraged to call us to discuss any questions or concerns with life insurance needs. We're here to serve you.

The two companies' primary focus is providing affordable, flexible life insurance solutions for you, our Clients. We have developed many products and programs specifically designed to help clients meet their personal life insurance planning goals – all with low minimum face amounts and premium requirements.

UHL and UFFL are committed to our Clients by providing sound financial security based upon a strong financial position for both companies. The companies' concentrated asset management philosophy is on long-term bonds, the majority of which are investment grade to provide safety for policyholders. Both companies have a significant safety factor in their Assets over Liabilities margin – which is greater than the average of the country's 25 largest life insurance companies. Sound financial strategy and long-term stability provide Clients with the solutions this competitive world requires.

Our Agents can help you find the solutions and opportunities needed in this ever-changing world.

If you are looking for a company with a family atmosphere where you are more than a number... a company dedicated to giving policyholders the finest quality service and who will give you the attention you deserve, then United Home Life or United Farm Family Life is the life insurance Company for YOU.

UHL and UFFL have *Simplified Products – Faster Results* for our Clients.



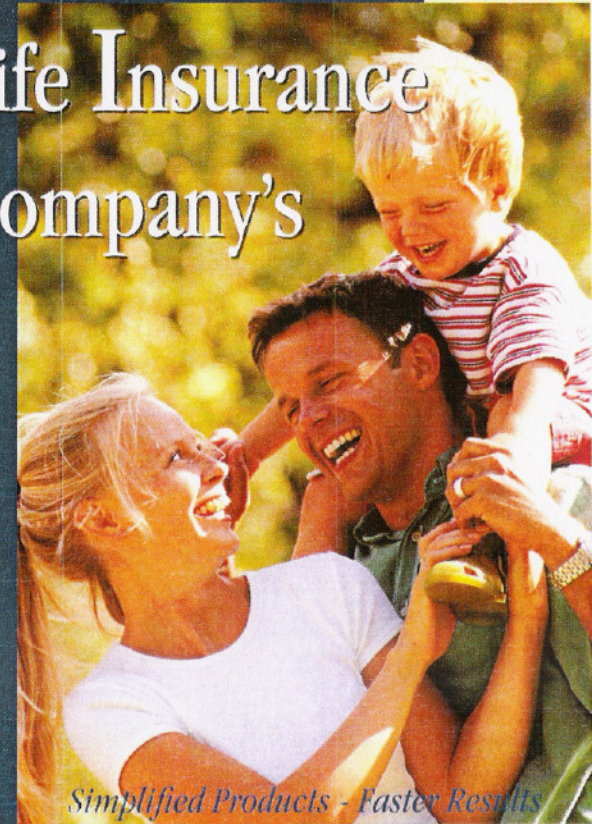
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*United Home Life Insurance Company  
United Farm Family Life Insurance Company*

**United  
Farm Family**  
Life Insurance Company

# United Home Life Insurance Company's



*Simplified Products - Faster Results*

*Term Portfolio  
Express Issue Term Plus  
Premier 20  
Express Issue Term 30  
Premier 30*

**Customer Brochure**



**United  
Farm Family**  
Life Insurance Company

## Term Portfolio

*Introducing a selection of Term life insurance policies that provide the protection you need, with a fast, easy, and convenient way to purchase them.*

Term life insurance is a key component of any well designed financial plan. Term life insurance can help ensure that the financial goals you set for yourself or your loved ones can be carried out - even if you are not there to carry them out yourself.

Without adequate term life insurance, even the best of intentions may not be good enough. Backing up your financial goals with life insurance can mean that funds will be available to help with such things as: allowing your family to remain in their home, providing money for a child's education, providing money for your burial in the event of your death, or simply protecting your family from experiencing a drastic reduction in their standard of living during an already difficult period.

Simply put, owning the right term life insurance coverage means that you are seeing to the needs of your household, regardless of what the future may hold for you and them.



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### Challenge:

**How to purchase term life insurance with no delay, inconvenience or red tape.**

### Solution:

The primary feature of these extraordinary new term life insurance policies is that they can be issued to you without delay and inconvenience normally associated with applying for other types of life insurance. There are no long application forms to fill out and no routine medical exams or blood tests to schedule and keep. Your agent will ask you questions about yourself and within days your term life insurance policy can be yours, backed by a financially-sound company that has been serving insureds for more than 50 years.

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### Challenge:

Finding a term life insurance policy that can provide a substantial amount of coverage, while maintaining its emphasis on affordability.

### Solution:

***Express Issue Term Plus, Express Issue Term 30, Premier 20, and Premier 30 Term Life Insurance.***

Sometimes people are forced to choose term life insurance coverage based on what they can afford instead of what they need.

United Home Life Insurance is offering a Term Life Insurance Portfolio that helps solve this dilemma. The Express Issue Term Plus, Express Issue Term 30, Premier 20, and Premier 30 Term Life Insurance has been designed with value and convenience in mind. This means it can be easier than ever to purchase the coverage necessary to address many, if not all your needs. Plus, by adding the benefits available with these policies, you can tailor a plan that caters to your specific situation.



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