

# United Home Life/United Farm Family Life - Quick Product Reference

<u>Product Type:</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>
<b>Product Name:</b>	Graded Benefit Term 10**	Express Issue Term Deluxe 20	Express Issue Term 65	Premier 65**	Express Issue Term Plus	Premier 20**	Express Issue Term 30	Premier 30**
<b>Description:</b>	Non-Med.; graded benefit, 10 yr. level term	Non-Med.; 20 yr. level term	Non-Med.; level term to age 65	Non-Med.; level term to age 65; return of premium	Non-Med.; 20 yr. level term	Non-Med.; 20 yr. level term; Return of Premium	Non-Med.; 30 yr. level term	Non-Med.; 30 yr. level term; Return of Premium
<b>Minimum Face Amount:</b>	\$2,000 Face Amount	\$5,000 Face Amount	No minimum face amount; minimum premium \$20 unless on PAC	\$25,000 Face Amount	No Min. Face Amount; Min. Premium \$20.00 unless on PAC	\$25,000 Face Amount; Min. Premium \$20.00 unless on PAC	No Min. Face Amount; Min. Premium \$20.00 unless on PAC	\$25,000 Face Amount; Min. Premium \$20.00 unless on PAC
<b>**Maximum Face Amount:</b>	\$25,000	\$50,000	20-45; \$200,000 46-50; \$150,000	20-45; \$200,000 46-50; \$150,000	20-45: \$200,000 46-55: \$150,000 56-60: \$100,000	20-45: \$200,000 46-55: \$150,000 56-60: \$100,000	20-45: \$200,000 46-55: \$150,000	20-45: \$200,000 46-50: \$150,000
<b>Issue Ages (Age Nearest Birthday):</b>	25-60 / 45-60 (CA)	20-60	20-50	20-50 (20-40 for tobacco users)	20-60	20-60 (20-40 for tobacco users)	20-55	20-50 (20-40 for tobacco users)
<b>Policy Fee:</b>	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)
<b>Underwriting Categories</b>	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco
<b>Available Riders:</b>	Full death benefit paid in 1 <sup>st</sup> 2 years if death is by accident (automatically included - not in CA)	-Accidental Death (minimum \$10k) -Child Rider	-Waiver of Prem -Accidental Death -Child Rider -Terminal Illness**	-Terminal Illness**	-Waiver of Prem -Accidental Death -Child Rider -Terminal Illness**	-Terminal Illness**	-Waiver of Prem -Accidental Death -Child Rider -Terminal Illness**	-Terminal Illness**
<b>Faxable App.</b>	YES	YES	YES	YES	YES	YES	YES	YES
<b>Modal Factors</b>	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53	Monthly(PAC):.093 Quarterly:.27 Semi-Annually: .53
<b>Special Features</b>	-16 tables issued std -Non-Med, Simplified Issue -Graded death benefit Yr 1: ROP + 12% Yr 2: ROP + 24% Yr 3: Full death benefit POS PHIs for all face amounts	-8 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts	-4 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts; FREE \$5,000 Child Rider w/\$100,000 face amounts	-4 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts; FREE \$5,000 Child Rider w/\$100,000 face amounts	-4 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts; FREE \$5,000 Child Rider w/\$100,000 face amounts	-4 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts; FREE \$5,000 Child Rider w/\$100,000 face amounts	-4 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts; FREE \$5,000 Child Rider w/\$100,000 face amounts	-4 tables issued std -Non-Med, Simplified Issue Point-of-Sale PHIs for all face amounts; FREE \$5,000 Child Rider w/\$100,000 face amounts

\*\*Not available in some states.

## UHL & UFFL WEIGHT CHART

### *Male and Female*

Height	Weight cannot exceed the following	
	All Term Plans; except EIT Deluxe 20:	EIT Deluxe 20:
5'0	210 lbs.	240 lbs.
5'4"	240 lbs.	270 lbs.
5'8"	270 lbs.	305 lbs.
6'0"	305 lbs.	340 lbs.
6'4"	340 lbs.	385 lbs.

**There are no HT/WT limitations for Graded Benefit Term 10.**

## **Personal History Interview**

We require Personal History Interviews on all Applicants applying for our term products, *regardless* of face amount. You have two options to accomplish these PHIs:

**Option 1:** We *strongly* suggest that you, the agent, initiate a point-of-sale (POS) interview from your client's home by calling **866-333-6557**. Tell the operator this interview is for UHL or UFFL. Also tell the operator which term plan your client is applying for and hand the phone to your client. During the interview, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office. The advantage to you is to ***Know Before You Go*** whether this application has a good chance to be issued.

**Option 2:** If you want UHL or UFFL to order the PHI after you've completed the application with your client, indicate on the application's **NEW BUSINESS MEMO** cover page, the best time to reach your client; and, check the box to tell us you *did not* complete a POS PHI with your client.