

A mortgage is, far and away, the largest portion of U.S. outstanding household debt.

And, a foreclosure can become a real possibility if the principal breadwinner of the family passes away unexpectedly.

THE VALUE OF **policy benefits**

At a time when they are most needed, term policy benefits can be used to:

- **Pay down or pay off an outstanding mortgage.**
- **Clear final expenses.**
- **Cover medical expenses.**
- **Pay off other household debt.**
- **Provide an income source.**
- **Help pay for child care.**
- **Provide care for a special needs child.**
- **Leave a legacy to a favorite non-profit.**
- **Cover other financial responsibilities.**

SALES **tools**

We have a variety of marketing and sales pieces available – most at no cost to you:

- **Brochures & flyers for use with consumers.**
- **A pre-approach letter for prospecting.**
- **Videos for use with consumers.**
- **Sample checks that help make life insurance tangible.**

Visit our agent website today!

**FOR AGENT USE ONLY.
NOT FOR USE WITH THE GENERAL PUBLIC.**

ABOUT **us**

United Home Life and United Farm Family Life Insurance Companies have been in the business of providing life insurance coverage since 1948 and 1937, respectively. Our companies are financially strong as evidenced by our ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899. A.M. Best has assigned a financial strength rating of A- (Excellent) to United Home Life; United Farm Family Life's financial strength rating is A (Excellent). And, combined, we have more than \$2 billion in assets and over \$20 billion of life insurance in force so we're well-positioned to meet our obligations to our policyowners.

We're admitted in 48 states and the District of Columbia, offering simplified issue non-med life insurance products coast to coast for a wide range of clients from the healthy to those who may be uninsurable.

A- (Excellent) and A (Excellent) are the 4th and 3rd highest ratings, respectively, of 16 ratings.

United Home Life United Farm Family Life Insurance Companies

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FOR AGENTS

SMART**selling**

Term For Mortgage Protection



**United
Farm Family**
Life Insurance Company



IT'S simple

Term is life insurance at its simplest. It's designed to provide a specific benefit for a specific length of time, such as 20 or 30 years.

Our Simple Term portfolio includes three straight term plans and one with a return-of-premium benefit.

	SI Term 20	SI Term 30	SI Term 20 DLX
Issue Ages Non-Tobacco	20-60	20-55	20-60
Issue Ages Tobacco	20-60	20-55	20-60
Minimum Face	\$25,000	\$25,000	\$25,000
Maximum Face	20-45: \$300,000 46-55: \$225,000 56-60: \$150,000	20-45: \$300,000 46-55: \$225,000	\$50,000

	SI Term 20 ROP (Band 1)	SI Term 20 ROP (Band 2)	SI Term 20 ROP (Band 1) returns 80% of total annual premiums paid.
Issue Ages Non-Tobacco	25-60	25-60	SI Term 20 ROP (Band 2) returns 100% of total annual premiums paid for 25-50 NT; 80% for 51-60 NT and 25-45 T.
Issue Ages Tobacco	25-45	25-45	
Minimum Face	\$25,000	\$100,000	
Maximum Face	\$99,999	25-45: \$300,000 46-55: \$225,000 56-60: \$150,000	

We use a simplified issue underwriting process:

- **An easy yes/no application with health questions to determine eligibility.**
- **No medical exams or fluids testing.**
- **A quick phone interview.**

Insulin-dependent diabetics may also be able to get day one coverage, provided they otherwise qualify, by applying for SI Term 20 DLX.

SI Term 20 ROP is an appealing product for those looking for added flexibility. Using the surrender value, a policyowner can continue coverage as reduced paid-up insurance to age 95 with no more premiums due. See the SmartSelling SI Term 20 ROP Sales Concept brochure for details.

BUILT-IN guarantees

Our term plans all have guarantees built right into the policy:

- **Premiums that are guaranteed level for the initial term period (20 or 30 years) followed by premiums that increase annually.**
- **A death benefit that doesn't go down.**
- **A no-cost Terminal Illness Benefit.**

There are also optional riders available that can help tailor a term policy to your client's specific needs and provide additional value:

- **Waiver of Premium Rider**
- **Child Rider**
- **Accidental Death Benefit Rider**

Product availability varies by state, issue age, and tobacco use. Rider availability varies by product. See policy for details.

*Policy Forms: 200-364, 200-813, 200-814, 200-788 (UHL); 18-364, 18-813, 18-814, 18-788 (UFFL)
Rider Forms: 200-327, WPD-66, 200-815, AD-66 (UHL); 18-327, 18-070, 18-119, 18-815 (UFFL)*



SELLING term insurance AS mortgage protection

Term plans feature guaranteed level premiums during the initial term period and a level death benefit.

What's more: add no-cost coverage for children via the Child Rider. The first \$5,000 of rider coverage is at no charge for base face amounts of \$100,000 or more.

Since a home is typically the biggest purchase your clients will ever make, ensuring coverage is in place to take care of the outstanding balance can be vital to his/her family's financial well-being. Term insurance is a cost-effective way to provide protection when the unexpected happens.

With coverage amounts up to \$300,000, mortgage protection using term insurance has never been simpler to obtain.

SMARTtrack Sales Concept:

Use **SMARTtrack** (form #200-823) in conjunction with the **SI Term 20 ROP flyer** (form #200-707) and the **Non-Med Term flyer** (form #200-702) to help your clients choose the best term plan to fit their specific needs!