



United Home Life (UHL) Term Product Highlights

- Optional: Get paid **FASTER!** When all application forms are submitted in good order and the PHI is completed the advance commissions can be paid the **NEXT DAY** even if... the policy effective date is days or weeks away. Contact recruiter to see if you qualify for "Fast Pay".
- Optional: Make ALL UHL sales WITHOUT seeing applicant! Make sale & complete app on phone. Mail to applicant to sign & return with a check or draft initial premium. Most issues in 2-3 days. Payday next day.
- Term need only return 4-6 page short paper app.
- Term sales require a PHI.
- The EASIEST of all companies to qualify for annual Conventions (aka 'Paid' Vacations).

Very-Very Liberal "Non-Med" TERM LIFE

- There are other carrier's with Non-Med Terms with LOWER premiums but **NOT as LIBERAL issue**. Only return 5 or 6-page short app. No APS. A short PHI is required.
- Issued Accept or Reject thru Table 4 on "**SI Term 20**", "**SI Term 30**" and "**SI Term 20 ROP**". The ROP has an optional Paid-Up insurance option. Take the (1) cash or (2) a paid-up final expense policy or (3) a combination of both. Issue ages LAST 20-60 for issues \$25,000 to \$200K.
- And.. **REALLY LIBERAL** Accept or Reject thru **Table 8** on "**SI Term 20 DLX**". Issue ages LAST 20-60 for issues \$25,000 to \$50,000. **Even Insulin Diabetics in their early 20's can qualify**.
- \$5,000 Children's Term Rider included **FREE** with all \$100,000 minimum issue term policies.

20-Year 'Accident Only Term' (aka "Protector WL")

- No health questions! No PHI. 20-yr level premiums. Issue ages 18-60 for \$50K, \$75K or \$100K. DB increases each year & doubles over 20-yrs. Premiums are returned (ROP) at end of 20-years. Great for firemen, truckers, police, teachers, small groups & un-insurable's. Great commissions with renewals. For worksite: Send apps home with employees to sign up their spouses and return app.

UHL Home Office Phone & Contacts

United Home Life home office **1-800-428-3001** www.unitedhomelife.com

PHI Phone Interviews 1-866-333-6557 **FAX Life Applications** to UHL 1-317-692-7711

225 S. East St. Indianapolis, IN 46202 / P.O. Box 7192 (46207-7192)

This is a personal overview for Level Four agents only and not for consumer use.

Agent should review agent guides & state approvals BEFORE marketing.