

Term Life Insurance



TAKING CARE OF YOUR FINANCIAL SECURITY NOW

**United
Farm Family**
Life Insurance Company

**UNITED
HOME
LIFE**
Insurance
Company
Simplified Products - Faster Results

Term Life Insurance

Welcome to the fast-paced life of modern America. Do you find yourself running out of time, trying to take care of the essential things in life? One of those essential tasks is to secure life insurance on yourself to put your family in the best possible position to protect the family assets in the event of an untimely death. 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.

Our Term Portfolio features:

- No routine medical exams, blood work or physician's statements, only a medical questionnaire
- Affordable premium rates that will not increase during the initial term period of coverage
- Guaranteed death benefit
- Guaranteed Return of Premium on selected plans
- A promise that the policy cannot be canceled during the term period as long as premiums are paid (except for misrepresentation or suicide)
- Quick turnaround
- Riders and benefits that can be used with some plans to adapt your total coverage to suit your individual goals

In the event of your death, our term plans provide your beneficiaries with the finances to take care of:

- medical bills
- your mortgage payments
- replacing lost income

Our term plans require no medical exam or laboratory tests. All you have to do is answer a few questions about your health and complete a brief telephone interview with our underwriter. And if you have had trouble getting life insurance due to an illness or some other medical condition, our complete portfolio of term plans includes options for those in less than perfect health.

So before you put it off any longer, make sure you take care of your loved ones for the uncertainties that lie ahead.

The Companies Behind Your Protection

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 providing quality, personal service to our policyholders and agents. We are here to serve you.

United Home Life's and United Farm Family Life's primary focus is providing affordable, flexible life insurance solutions for our policyholders. Our ultimate pledge is to meet our financial obligations to our policyholders.

A.M. Best, a leading independent analyst of the insurance industry since 1899, has assigned the rating of A- (Excellent) to United Home Life and the rating of A (Excellent) to United Farm Family Life. The A- (Excellent) rating is the fourth highest of 16 ratings and the A (Excellent) rating is the third highest of 16 ratings.