

TERM LIFE INSURANCE



LIFE INSURANCE
made simple.



**United
Farm Family**
Life Insurance Company

www.unitedhomelife.com

800-428-3001

simplified PRODUCTS simple SOLUTIONS

Term insurance is one of the simplest life insurance products available. It allows you to purchase larger amounts of coverage in a cost-effective way. Simply put, it's pure coverage – you pay a premium; your beneficiary receives the benefit.

At United Home Life/United Farm Family Life, we've made it simple to purchase affordable term life insurance coverage without undergoing medical exams or providing bodily fluids for lab tests, even if you've been turned down before. Just complete a short application with yes/no health questions to help us determine eligibility. We know simplified issue life insurance – it's *all* we do.

IT'S THAT SIMPLE.



simplified issue TERM LIFE PORTFOLIO

Each of our simplified issue term products* is designed to cover a range of individuals based on age, tobacco usage, and health, and has these features:

- *No routine medical exams, blood work, or physician's statements.*
- *Short application with yes/no health questions to help us determine eligibility.*
- *Guaranteed level premiums for the length of the initial term period followed by premiums that increase annually.*
- *Guaranteed renewable coverage to age 95.¹*
- *Coverage that can't be cancelled so long as premiums are paid on time.*
- *Riders and benefits that can help tailor these products to your particular needs.**



¹ See policy for details.



THE **products***

SIMPLE TERM 20 is a level death benefit term life insurance plan with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Simple Term 20 is available with four optional riders: Total and Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider², and a no-cost Terminal Illness Accelerated Benefit Rider.

SIMPLE TERM 30 is a level death benefit term life insurance plan with an initial level premium guarantee period of 30 years. At the end of 30 years, premiums increase on an annual basis. Simple Term 30 is available with four optional riders: Total and Permanent Disability Benefit (Waiver of Premium), Accidental Death Benefit Rider, Child Rider², and a no-cost Terminal Illness Accelerated Benefit Rider.

SIMPLE TERM 20 ROP is a level death benefit term life insurance product with an initial level premium guarantee period of 20 years and includes a Return-Of-Premium feature. At the end of 20 years, premiums increase on an annual basis. This term plan builds up a guaranteed cash value that can be used to “return” to you the total annual premiums paid through the end of the initial term period.³ Simple Term 20 ROP is available with two optional riders: Child Rider² and a no-cost Terminal Illness Accelerated Benefit Rider.

SIMPLE TERM 20 DLX is a level death benefit term life insurance product with an initial level premium guarantee period of 20 years. At the end of 20 years, premiums increase on an annual basis. Simple Term 20 DLX is available with three optional riders: Accidental Death Benefit Rider, Child Rider², and a no-cost Terminal Illness Accelerated Benefit Rider.

Term products from UHL/UFL provide protection for every stage of your life, whether you’re newly married, buying a home, or starting a family. Term insurance offers coverage for your loved ones in a budget-conscious way. And, it can also be a valuable addition to your existing insurance portfolio to help cover a specific, finite need such as mortgage protection or to supplement group coverage offered by an employer.

* Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements.

If there are any discrepancies between the product description and the issued insurance policy, the issued policy will take precedence.

² Child Rider coverage may be purchased for a \$25 additional annual premium per rider units of \$5,000. Maximum Child Rider face amount is \$20,000.

³ Any outstanding policy loan will reduce this amount. Exercising the Return-Of-Premium option terminates coverage. See policy for details.

Policy forms: 200-834OR, 200-835WA, 200-836OR, 200-837WA, 200-364, 200-866, 200-814, 200-788 (UHL); 18-364, 18-866, 18-814, 18-788 (UFL).

Rider forms: 200-815, AD-66, WPD-66, 200-327 (UHL); 18-815, 18-119, 18-070, 18-327 (UFL).



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.

We're financially strong, as evidenced by our ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899, which has assigned the financial-strength rating of A- (Excellent) to United Home Life and the financial-strength rating of A (Excellent) to United Farm Family Life. These are the fourth and third highest ratings, respectively, of 16 ratings.

Both companies combined have more than \$2.5 billion in assets, and over \$21 billion of life insurance in force, so we're well-positioned to meet our obligations to our policyholders.

We believe that understanding the options you have in your life insurance policy shouldn't be complicated. For more information, talk with a United Home Life or United Farm Family Life independent insurance agent.

United Home Life/United Farm Family Life Insurance Companies

225 South East Street • Indianapolis, IN 46202

Toll-Free (800) 428-3001

www.unitedhomelife.com



Term Insurance

PROTECTING THE ONES WHO DEPEND ON YOU

This marketing piece is not approved for use in NY or CA.

Products issued by
Life Insurance Company of the Southwest®

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

We all need help sometime. Life insurance can be the help you need for those who financially depend on you when they need it the most.

Life insurance can give you the peace of mind that comes with knowing your loved ones will be protected financially in the event you die prematurely or suffer from a long-term illness or a critical injury.

Our term products may be ideal if you:

- Want life insurance designed to meet a variety of budgets with guaranteed premiums for a specified period of time.
- Want an additional death benefit to supplement permanent life coverage.
- Require a larger amount of insurance.
- Are interested in purchasing term life insurance today but with the option to convert to a permanent policy in the future with no additional evidence of insurability.
- Are interested in purchasing term life insurance with optional riders that can provide living benefits in the event of a qualifying terminal, chronic or critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia..





DEATH PROTECTION TODAY

Protecting who and what you love is a top priority.



LIVING BENEFITS

Helping you and your budget survive a qualifying illness or injury.



CONVERSION PRIVILEGES

Flexibility to keep the protection you need and save for the future.

Our term insurance is a simple way to provide financial security for the people who rely on you – **TODAY** and **TOMORROW**.

Term insurance is often chosen by families and businesses when there's a need for larger amounts of insurance, or coverage is only needed for a limited time. Term insurance can be designed to fit a variety of budgets.

Term insurance can be used as a starter policy to lock in your insurability, and can be converted to permanent life insurance in the future.

The death benefit can be used for:

- Maintaining your family's lifestyle
- Providing for your children's education
- Providing supplemental retirement income for your spouse
- Business continuation planning or charitable giving

Term Product Portfolio

Important Terms to Know

Guaranteed Level Term Series

- Four contracts available: 10-year, 15-year, 20-year, and 30-year
- Provides a level premium for a guaranteed period
- Premiums remain level for the contract term (10, 15, 20, 30 years), after which they will increase annually
- Suitable for individuals and/or businesses requiring insurance protection for a specific period at a predictable cost

Annual Renewable Term

- Premiums increase annually based on your age
- Suitable for individuals and/or businesses requiring insurance protection for a short period of time.

Nearly 1 in 2 Americans feel that the loss of the primary household wage earner would be felt financially within six months.¹



There's More to Life

Life insurance can do more than pay a death benefit — it offers living benefits too.

Here if you need it.

You can elect to either:

- Receive a portion of your death benefit during your lifetime and leave the remaining portion to your beneficiary.
- Leave the entire death benefit to your beneficiary.

Accelerated Benefits Riders

Accelerated Benefits Riders² (ABRs) are optional, no-additional cost features that allow you to access all or part of your death benefit in the event of a qualifying terminal illness, chronic illness, critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia.

You can choose how to use your benefit, including for:

- nursing home care
- living expenses
- household bills
- home modifications

There are no restrictions on benefit usages with the exception that in the state of Massachusetts, Accelerated Benefits Rider benefits for chronic illness can only be used to pay for expenses incurred for Qualified Long-Term Care services, which are defined as the necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

Accelerated Benefit Riders are optional, may be subject to underwriting, exclusions and/or limitations, and may not be available in all states. Receipt of accelerated benefits reduces the Death Benefit and cash value (if any) otherwise payable under the policy, may be a taxable event and may affect your eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income.

Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance. This rider is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Whether such benefits qualify

depends on factors such as your life expectancy at the time benefits are accelerated or how benefits are used.

The actual payment you receive will be less than the portion of the death benefit accelerated because the benefits are paid prior to death. Values are based on a current interest rate and mortality rates. There is an initial administrative fee at the time the rider is exercised.

The total payout over the lifetime of the insured is limited to:

- Terminal illness, chronic illness, Alzheimer's disease, or Lewy body dementia: \$1,500,000.
- Critical illness or critical injury: \$1,000,000.

We reserve the right to change these limits in the future. However, the limit will never be less than \$500,000. Please refer to your policy for specific details about the riders.

Terminal Illness

Our Terminal Illness rider allows for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured has an illness or chronic condition that can reasonably be expected to result in death in 24 months or less. There is no additional premium for this rider.

Chronic Illness

Our Chronic Illness and Covered Chronic Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Chronically Ill. A chronic illness is defined as one that leaves you unable to perform, without substantial assistance, two of the six normal activities of daily living for a period of at least 90 days due to a loss of functional capacity, or illness that requires substantial supervision to protect oneself from threats to health and safety due to severe cognitive impairment. The six activities of daily living include bathing, continence, dressing, eating, toileting, and transferring. There is no additional premium for this rider.

² Accelerated Benefit Riders are optional and may not be available in all states. Critical Injury is not available in NY. Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your eligibility for public assistance programs.

Alzheimer's Disease and Lewy Body Dementia

This rider allows for payment of a portion of an insured's death benefit, on a discounted basis, if the insured has a qualifying diagnosis of Alzheimer's disease or Lewy body dementia. The rider will not be available if the client has a first-degree relative (mother, father, or siblings) with a history of Alzheimer's disease. There is no additional premium for this rider.

Critical Illness and Critical Injury

Our Critical Illness and Critical Injury riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Critically Ill or Critically Injured.

Covered critical illnesses:

- ALS (Lou Gehrig's Disease)
- Aorta Graft Surgery³
- Aplastic Anemia³
- Blindness⁴
- Cancer
- Cystic Fibrosis³
- End-Stage Renal Failure
- Heart Attack
- Heart Valve Replacement³
- Major Organ Transplant
- Motor Neuron Disease³
- Stroke
- Sudden Cardiac Arrest³

Covered Critical Injuries:

- Coma
- Severe Burns
- Paralysis
- Traumatic Brain Injury

In California, Critical Injury rider availability is limited to issue ages 0-64. Covered critical illnesses and covered critical injuries may vary by state. Please refer to your policy for specific details about these riders. There is no additional premium for this rider.

The ability to accelerate the death benefit will end when the life insurance policy is terminated.

Accelerated Benefits Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of Accelerated Benefit available will depend on your life policy's death benefit value when ABR benefits are claimed. For policies in good standing, if ABR benefits are not used, policy death benefits and other rider benefits are still available.

Accelerated Benefits Riders (ABRs) vs. Long-Term Care (LTC) Insurance

California requires advertising for ABRs to provide a comparison to the benefits provided by Long-Term Care Insurance. However, Accelerated Benefits provided by the ABR riders are not Long-Term Care Insurance, and are not intended to be the same as, or an alternative to, Long-Term Care Insurance.

Long-Term Care (LTC) Insurance is not life insurance, and as such, has no death benefit or cash value. Long-Term Care Insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified Long-Term Care expenses. By comparison, for ABR benefits there is no restriction placed on the use of the accelerated benefits, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. Long-Term Care Insurance policies may offer non-forfeiture benefits for additional premium.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide Long-Term Care Insurance subject to California Long-Term Care Insurance law. This policy or certificate is not a California Partnership for Long-Term Care Program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

³ Not qualified in NY or CA

⁴ Not a qualifier in CT, IL, KS, MD, MA, MN, NJ, NY, OH, PA, UT, VA, WA.

Conversion — Providing Protection for a Lifetime

An important benefit of Term insurance is the privilege to convert to permanent coverage.

What are the benefits of converting your term to permanent insurance?

Although Term insurance policies can be renewable after the initial guaranteed term has expired, it's likely that premiums will increase at that time. Should your need for insurance protection extend beyond the original "term" of your policy, it may make sense to convert your term life policy to a permanent policy. This can usually be done without underwriting — meaning you don't have to prove that you're still insurable.

In addition to providing insurance protection for your entire lifetime,⁵ permanent insurance offers the opportunity to develop cash value within your policy. This cash value grows tax-deferred and may be accessed in the future on a tax-advantaged basis using policy loans or withdrawals.⁶

When you own a permanent life insurance policy, your policy's cash value belongs to you. When properly funded, after the first policy year you may access it at any time using policy loans or withdrawals for such things as:

- Unplanned expenses
- Meeting short-term income needs
- Supplementing future retirement income

Life Insurance BEYOND the Death Benefit

⁵ Assumes all regularly scheduled premiums are paid

⁶ The ability of a life insurance contract to accumulate sufficient cash value to help pay expenses or meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years.

Converting Your Term to Permanent Coverage

This no-cost feature allows you to convert your term policy to a permanent insurance product with no additional evidence of insurability. Conversion is available at any time during the contract conversion period and premiums for the new permanent product will be based on your current (attained) age.

Contract Conversion

For issue ages up to and including age 65:

Annual Renewable Term: Ends at age 70 or 10 years from date of issue, whichever is sooner.

Guaranteed Level and Level Term Series:

- 10-Year Term: Ends at age 70 or 10 years from date of issue, whichever is sooner.
- 15-Year Term: Ends at age 70 or 12 years from date of issue, whichever is sooner.
- 20-Year Term: Ends at age 70 or 15 years from date of issue, whichever is sooner.
- 30-Year Term: Ends at the sooner of age 70 or 20 years from date of issue, whichever is sooner.

For issue ages over 65:

For issue ages above 65, the conversion period ends five years from date of issue, regardless of the term period.

Conversion Credit

If you choose to convert your term contract to a permanent contract you may be eligible for a conversion credit applied to your first-year premium on your permanent policy. The term conversion credit is 1% per month that the term contract has been in-force, up to a maximum of 12% after 12 months.

Conversion Credit Expiration:

- 5th policy year on Annual Renewable Term and 10-Year Term
- 8th policy year on 15-Year Term
- 10th policy year on 20 and 30-Year Term

Additional Valuable Benefits



Waiver of Premium Rider

Purchase of this rider provides that in the event of disability the company will waive premiums for the term policy. If you have been disabled for two years and wish to convert your policy to a new permanent policy, base premiums or monthly deductions on the new policy will also be waived until the insured recovers.



Children's Term Rider

The Children's Term Rider is an optional rider to automatically provide insurance protection for your children without having a separate policy.

Through the Children's Term Rider you can purchase protection on any child between the ages of 15 days and 16 years.

Initial coverage is available for face amounts between \$5,000 and \$25,000. There is the option to convert the Children's Term through age 25 for an additional coverage amount of the lesser of six times their Term face amount or \$150,000.



At the end of the day **It's about you.**

Caring, Planning, and Protecting what matters most.

Figuring out life's puzzles...we're here to help.



Guaranteed Level Term series and Annually Renewable Term life insurance policies, form no. 20521/ICC18-20521 and associated riders, are underwritten by National Life Insurance Company. Children's Term Rider, form series 20404/ICC16-20404, and Waiver of Premium Rider, form series 20526/ICC18-20526, are optional and available at an additional cost.

Accelerated Benefits Riders, form series 8052(0798)/8095(0399)/8165(0703)/8766(0609)/ICC10-8844(0310)/20287(1014)/ ICC15-20287(0115)/20288(1014)/ICC15-20288(0115)/20805(0222)/ICC22-20805(0222)/20806(0222)/ICC22-20806(0222), Alzheimer's form series 20818(0622) are underwritten by Life Insurance Company of the Southwest, Addison, Texas

This is a solicitation of insurance. An insurance agent may contact you.

No bank or credit union guarantee Not a deposit Not FDIC/NCUA insured May lose value Not insured by any federal or state government agency
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Guarantees are dependent upon the claims-paying ability of the issuing company.

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