UNITED HOME LIFE INSURANCE COMPANY
P.O. Box 7192
Indianapolis, IN 46207-7192
Phone: (317) 692-7979 Fax: (317) 692-7711

NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE

WARNING: CANCELLING OR CHANGING an existing life insurance policy could be a good decision or a bad one. To make sure you understand the facts you should:

Compare your existing policy and the proposed policy before you make a final decision.

Ask the company or agent which sold you your policy to give you information.

Consider your present health. You may have had a change which could affect your ability to get insurance. If you change insurance policies, continue your present insurance until a new policy is delivered and accepted by you.

You have the right, within thirty (30) days after delivery of a replacement policy, to return it to the company and to get refund of all premiums paid.

Under your existing policy, the period of time during which the issuing company could deny coverage for death caused by suicide may have expired or may expire earlier than it will under the proposed policy. Kentucky law provides that a policy of life insurance can exclude coverage for death from suicide within two (2) years from the date of issue of the policy.

Kentucky law establishes a two (2) year contestability period. The proposed insurance policy cannot have a different contestability period than the existing policy except for any additional amounts of insurance. If the contestability period has expired for the existing policy, there can be no contestability period for the same amount of insurance in the proposed policy.

Kentucky Department of Insurance Regulation 806 KAR 12:080 requires that the company making the replacement notify your existing insurance company that you may be replacing your existing policy.

_____ _____
Name of Applicant (Print) Existing Company

Existing Policy: Number: _____
Amount: _____
Issue Date: _____

_____
Applicant's/Insured's Signature

_____
Date

_____ _____
Replacing Agent's Signature Replacing Company

_____ _____
Date Type of Proposed Policy