

United Home Life/United Farm Family Life Quick Product Reference

<u>Product Type:</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>
Product Name:	Express Issue Term Plus	Premier 20**	Express Issue Term 30	Premier 30**
Description:	Non-Med.; 20 yr. level term	Non-Med.; 20 yr. level term; Return of Premium	Non-Med.; 30 yr. level term	Non-Med.; 30 yr. level term; Return of Premium
Minimum Face Amount:	No Min. Face Amount; Min. Premium \$20.00 unless on PAC	\$15,000 Face Amount; Min. Premium \$20.00 unless on PAC	No Min. Face Amount; Min. Premium \$20.00 unless on PAC	\$15,000 Face Amount; Min. Premium \$20.00 unless on PAC
***Maximum Face Amount:	18-45: \$200,000 46-55: \$150,000 56-60: \$100,000	18-45: \$200,000 46-55: \$150,000 56-60: \$100,000	18-45: \$200,000 46-55: \$150,000	18-45: \$200,000 46-50: \$150,000
Issue Ages (Age Nearest Birthday):	18-60	18-60	18-55	18-50
Policy Fee:	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)	\$100.00 (Commissionable)
Underwriting Categories	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco
Available Riders:	- Waiver of Premium - Child Rider - Accidental Death-min 10K -Terminal Illness Rider**	-Waiver of Premium -Child Rider-max 10K -Terminal Illness Rider**	- Waiver of Premium - Child Rider - Accidental Death-min 10K -Terminal Illness Rider **	- Waiver of Premium - Child Rider-max 10K -Terminal Illness Rider **
Faxable App.	YES	YES	YES	YES
Modal Factors	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53
Special Features	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs for face amounts \$100,000 or less FREE \$5,000 Child Rider w/ \$100,000 face amount	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs for face amounts \$100,000 or less FREE \$5,000 Child Rider w/ \$100,000 face amount	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs for face amounts \$100,000 or less FREE \$5,000 Child Rider w/ \$100,000 face amount	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs for face amounts \$100,000 or less FREE \$5,000 Child Rider w/ \$100,000 face amount

UHL WEIGHT CHART

Male and Female

Height	Weight cannot exceed the following		
	Provider:	On all plans except Deluxe and EWL:	Deluxe
5'0	195 lbs.	210 lbs.	240 lbs.
5'4"	225 lbs.	240 lbs.	270 lbs.
5'8"	250 lbs.	270 lbs.	305 lbs.
6'0"	280 lbs.	305 lbs.	340 lbs.
6'4"	315 lbs.	340 lbs.	385 lbs.

Personal History Interview - We suggest that you advise the applicant that we may conduct a random personal history interview. The interview must be completed by the applicant with no assistance from others. We use a vendor company, IBU - (Interviews by Underwriters) who employs experienced underwriters to conduct the interviews. The interview typically takes on average between 10-15 minutes and the questions are similar to the questions that they have been asked on our application. Please provide a valid telephone number where the applicant can be reached on the New Business Memo and include the best time and place to contact him or her. Include any special needs such as if the applicant has a special language need. ***A personal history interview will be conducted on all applicants if 1) the agent did not meet with them in person when the application was taken and/or 2) if the term Face Amount exceeds \$100,000.

So that your term applications can be processed more quickly and efficiently, we suggest that you initiate a Point-of-sale PHI before you leave the applicant's home, regardless of face amount, by calling **866-333-6557**. Tell the operator this interview is for UHL or UFFL and the Express Issue Term Plus, Premier 20, Express Issue Term 30 or the Premier 30 and hand the phone to your client.

****Not available in some states.**

United Home Life/United Farm Family Life Quick Product Reference

<u>Product Type:</u>	TOTAL PROTECTION SERIES			<u>Whole Life</u>	<u>ACCIDENTAL DEATH</u>
	<u>Whole Life</u>	<u>Whole Life</u>	<u>Whole Life</u>		
Product Name:	Express Issue Whole Life**	Express Issue Deluxe	Express Issue Premier	The Provider	Accidental Death Benefit Coverage
Description:	Non-Med.; Graded Benefit; Endows at age 121	Non-Med.; Endows at age 121	Non-Med.; Endows at age 121	Non-Med.; Endows at age 121	AD Benefit 20 yr. Level Term
Minimum Face Amount:	\$2,000 Face Amount	\$5,000 Face Amount	\$5,000 Face Amount	\$10,000 Face Amount	\$50,000 (3 Options: 50K, 75K, 100K)
Maximum Face Amount:	\$25,000	\$50,000	\$100,000 ages 20-60 \$50,000 ages 61-80	\$150,000 ages 0-50 \$100,000 ages 51-60 \$50,000 ages 61-80	\$100,000 (3 Options: 50K, 75K, 100K)
Issue Ages (Age Nearest Birthday):	25-80 / 45-80 (CA)	20-80	20-80	0-80	18-60
Policy Fee:	\$50.00 (Commissionable)	\$50.00 (Commissionable)	\$50.00 (Commissionable)	\$50.00 (Commissionable)	None
Underwriting Categories	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Preferred Non-Tobacco Tobacco	Guaranteed issue except for hazardous avocations and DUI's
Available Riders:	Full death benefit paid in 1 st 2 yrs if accidental death occurs	- Accidental Death - min 10K - Child Rider	- Accidental Death - min 10K - Child Rider	- Waiver of Premium - Child Rider	Accidental Death is the "rider" attached to a small whole life product; AD has ROP feature at end of 20th yr.
Faxable App.	YES	YES	YES	YES	YES
Modal Factors	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly (PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly (PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53
Special Features	- 16 tables issued standard - Non-Med. - Simplified Issue - Graded death benefit @: Year 1: R.O.P. + 12% Year 2: R.O.P. +24% Year 3: Full death benefit - Point of Sale PHIs for all face amounts	- 8 tables issued standard - Non-Med. - Simplified Issue - Point of Sale PHIs for all face amounts - Immediate death benefit	- 4 tables issued standard - Non-Med. - Simplified Issue - Point of Sale PHIs for all face amounts - Immediate death benefit	- Perfect for standard (and Preferred) risk clients - Preferred rate discount for good health and lifestyle - Point of Sale PHIs for all face amounts - Tele-App available - Extra benefits at no charge:** o Cancer Accel. Benefit o Common Carrier AD o Charitable gift donation o GIB for iss ages 0-17 o Terminal Illness	- ONE Underwriting question (about avocations) - Non-Med. - Simplified Issue - NO PHIs - ROP at end of 20th yr. - Face Amount Doubles in 20th yr.

We require Personal History Interviews on all Applicants applying for Total Protection Series III EIWL, Deluxe and Premier plans and the Provider plan, *regardless* of face amount. You have two options to accomplish these PHIs:

Option 1: We *strongly* suggest that you, the agent, initiate a point-of-sale (POS) interview from your client's home by calling **866-333-6557**. Tell the operator this interview is for UHL or UFFL and the Total Protection Series EIWL (graded benefit), Deluxe or Premier plan and hand the phone to your client. During the interview, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office. The advantage to you is to **Know Before You Go** whether this application has a good chance to be issued.

Option 2: If you want UHL or UFFL to order the PHI after you've completed the application with your client, indicate on the application's **NEW BUSINESS MEMO** cover page, the best time to reach your client; and, check the box to tell us you *did not* complete a POS PHI with your client.

**Not available in some states.

@In AR, KS, NV, PA: death benefit is 30% of initial death benefit in year 1, 60% of initial death benefit in year 2.