

Understanding The Market

The market for budget-friendly mortgage protection life insurance touches people in many different life stages and demographic groups:

- **Newly Marrieds**
- **Families**
- **Empty Nesters**
- **Millennials**
- **Generation X**
- **Baby Boomers**

(Refer to SmartMarkets for details on each group.)

Since a home is typically the biggest purchase your client will ever make, ensuring coverage is in place to take care of the outstanding balance can be vital to his/her family's financial well-being. Term insurance is a cost-effective way to provide protection when the unexpected happens.

With coverage amounts up to \$200,000, mortgage protection has never been simpler to obtain.



Advertisements that reference the Companies or our products must be submitted to us for compliance review before usage.

About Us

United Home Life and United Farm Family Life Insurance Companies have been in the business of providing life insurance coverage since 1948 and 1937, respectively. Our companies are financially strong as evidenced by our ratings from A.M. Best, a leading independent analyst of the insurance industry since 1899. A.M. Best has assigned a financial strength rating of A- (Excellent) to United Home Life; United Farm Family Life's financial strength rating is A (Excellent). And, combined, we have more than \$2 billion in assets and over \$20 billion of life insurance in force so we're well-positioned to meet our obligations to our policyowners.

We're admitted in 48 states and the District of Columbia, offering simplified issue non-med life insurance products coast to coast for a wide range of clients from the healthy to those who may be uninsurable.

A- (Excellent) and A (Excellent) are the 4th and 3rd highest ratings, respectively, of 16 ratings.

United Home Life United Farm Family Life Insurance Companies

225 South East St
Indianapolis, IN 46202
Toll-Free: 800-428-3001



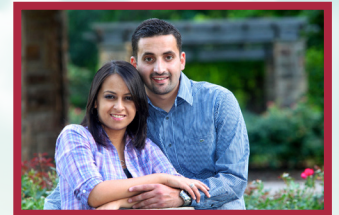
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SmartSelling:

Term For Mortgage Protection



United Home Life United Farm Family Life Insurance Companies



It's Simple

Term is life insurance at its simplest. It's designed to provide a specific benefit for a specific length of time, such as 20 or 30 years.

Our Simple Term portfolio includes three straight term plans and one with a return-of-premium benefit:

- **SI Term 20**
- **SI Term 30**
- **SI Term 20 DLX**
- **SI Term 20 ROP**

We use a simplified issue underwriting process:

- **An easy yes/no application.**
- **No medical exams or fluids testing.¹**
- **A quick phone interview.**

Insulin-dependent diabetics may also be able to get day one coverage, provided they otherwise qualify, by applying for SI Term 20 DLX.

SI Term 20 ROP is an appealing product for those looking for added flexibility. Using the surrender value, a policyowner can continue coverage as reduced paid-up insurance to age 95 with no more premiums due. See the SmartSelling SI Term 20 ROP Sales Concept brochure for details.

¹Oral fluid/HIV testing collected by a paramed is required for WI applicants.

About The Mortgage Industry

Statistics to keep in mind when talking to clients²:

- **\$96,500** – the average amount owed on a home mortgage.
- **37.5%** – the percentage of households spending 30% or more their income on a mortgage.

A mortgage is, far and away, the largest portion of U.S. outstanding household debt. And, a foreclosure can become a real possibility if the principal breadwinner of the family passes away.

The Value Of Term Benefits

At a time when they are most needed, term policy benefits can be used to:

- **Pay down or pay off an outstanding mortgage.**
- **Clear final expenses.**
- **Cover medical expenses.**
- **Pay off other household debt.**
- **Provide an income source.**
- **Help pay for child care.**
- **Provide care for a special needs child.**
- **Leave a legacy to a favorite non-profit.**
- **Cover other financial responsibilities.**



²Sources: statista.com; bankrate.com



Built-In Guarantees

Our term plans all have guarantees built right into the policy:

- **Premiums that are level for the initial term period (20 or 30 years).**
- **A death benefit that doesn't go down.**
- **A no-cost Terminal Illness Benefit.**

There are also optional riders available that can help tailor a term policy to your client's specific needs and provide additional value:

- **Waiver of Premium Rider**
- **Child Rider**
- **Accidental Death Benefit Rider**

Sales Tools

We have a variety of marketing and sales pieces available – most at no cost to you:

- **Brochures & flyers for use with consumers.**
- **A pre-approach letter for prospecting.**
- **Door hangers and postcards available for purchase.**
- **Videos for use with consumers.**
- **Sample checks that help make life insurance tangible.**

Visit our agent website for tools you can use!

Product availability varies by state, issue age, and tobacco use. Rider availability varies by product. See policy for details.