

United Home 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 100	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:	\$50,000	\$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	- 4 health questions - 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 face amounts greater than \$25,000	- 7 health questions - 8 tables issued standard - Non-Med. - Simplified Issue - Point of Sale PHIs for all face amounts - Immediate death benefit	- 10 health questions - 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.

Consider giving your client the PHI explanation found on our website. **"Point of Sale"** personal history interviews are **required** on all Total Protection Series III Deluxe and Premier (excluding Express Issue Whole Life graded benefit plan) applications, and the Provider plan. The interview can be completed by IBU at point of sale by having the applicant call **1-877-801-9496 (hours are M-F, 8:30 am to 8:30 pm EST)**. You or the applicant will need to tell the interviewer that this is for United Home Life Insurance Company and include the plan being applied for (Deluxe or Premier). The applicant must be able to complete the interview without any coaching from you. Once it is completed, please indicate on the New Business Cover Memo that the interview has been completed. If it is not completed at Point of Sale, then a traditional PHI will be ordered.

**Not available in some states.