

United Home Life Insurance Company - Express Issue Term Plus Product Features			
Type	20-year Level Term Policy		
Conversion Options			
Issue Ages	Age Nearest Birthday EIT Plus: 18-60		
Face Amounts Min/Max	No Minimum Face Amount; will issue up to \$100,000; up to \$150,000 based on proof of mortgage for ages 18-45 (CA 45-80); face amount cannot exceed balace of mortgage.		
Modal Factors	Semi-annual = 0.53	Quarterly = 0.27	Monthly = 0.093
Policy Fee	\$75 (commissionable)		
Special Product Features	<p>Waiver of Premium issue ages 18-55</p> <p>Child Rider Coverage \$25 per year for each unit of \$5,000 coverage; however, first \$5,000 of coverage is free if base policy amount is for \$100,000 or higher</p> <p>Accidental Death Benefit issue ages 18-60; minimum amount \$10,000; maximum amount face amount of policy, but may not exceed \$225,00, including all ADB written and in force with all other companies.</p> <p>Terminal Illness Benefit at no charge, but the client must elect it at time of issuance - not available in all states.</p>		
United Home Life Insurance Company - Express Issue Term Plus Underwriting Guidelines			
Classes	Non-tobacco - No nicotine used in the last 12 months Tobacco - Any form of tobacco used in the last 12 months		
Re-entry			
Tobacco Definition			
Special Underwriting Features	No medical or blood tests		
United Home Life Insurance Company - Express Issue Term Plus State Approvals			

Approved in: AL AZ AR CA CO DC FL GA HI ID IL IN IA KS KY LA
ME MD MI MN MS MO NE NV NJ OH OK PA SC UT TN TX VA WA
WV

United Home Life Insurance Company - Premier 20 Product Features			
Type	20-year Level Term Policy w/ROP		
Conversion Options			
Issue Ages	Age Nearest Birthday Premier 20: 18-60		
Face Amounts Min/Max	\$15,000 minimum face amount; will issue up to \$100,000; up to \$150,000 based on proof of mortgage for ages 18-45 (CA 45-80); face amount cannot exceed balance of mortgage.		
Modal Factors	Semi-annual = 0.53	Quarterly = 0.27	Monthly = 0.093
Policy Fee	\$75 (commissionable)		
Special Product Features	Return of Premium (prorated from years 6-30) Waiver of Premium issue ages 18-55 Child Rider Coverage \$25 per year for each unit of \$5,000 coverage; however, first \$5,000 of coverage is free if base policy amount is for \$100,000 or higher Terminal Illness Benefit at no charge, but the client must elect it at time of issuance - not available in all states.		
United Home Life Insurance Company - Premier 20 Underwriting Guidelines			
Classes	Non-tobacco - No nicotine used in the last 12 months Tobacco - Any form of tobacco used in the last 12 months		
Re-entry			
Tobacco Definition			
Special Underwriting Features	No medical exams or blood tests		
United Home Life Insurance Company - Premier 20 State Approvals			
Approved in: AL AZ AR CA CO DC FL GA HI ID IL IN IA KS KY LA ME MD MI MN MS MO NE NV OH OK PA SC TN TX VA WA WV			

United Home Life Insurance Company - Express Issue Term 30 Product Features			
Type	30-year Level Term Policy		
Conversion Options			
Issue Ages	Age Nearest Birthday EIT 30: 18-50		
Face Amounts Min/Max	No Minimum Face Amount; will issue up to \$100,000; up to \$150,000 based on proof of mortgage for ages 18-45 (CA-45-80); face amount cannot exceed balance of mortgage.		
Modal Factors	Semi-annual = 0.53	Quarterly = 0.27	Monthly = 0.093
Policy Fee	\$75 (commissionable)		
Special Product Features	<p>Waiver of Premium issue ages 18-50</p> <p>Child Rider Coverage \$25 per year for each unit of \$5,000 coverage; however, first \$5,000 of coverage is free if base policy amount is for \$100,000 or higher</p> <p>Accidental Death Benefit issue ages 18-50; minimum amount \$10,000; maximum amount face amount of policy, but may not exceed \$225,00, including all ADB written and in force with all other companies.</p> <p>Terminal Illness Benefit at no charge, but the client must elect it at time of issuance - not available in all states.</p>		
United Home Life Insurance Company - Express Issue Term 30 Underwriting Guidelines			
Classes	Non-tobacco - No nicotine used in the last 12 months Tobacco - Any form of tobacco used in the last 12 months		
Re-entry			
Tobacco Definition			
Special Underwriting Features	No medical exams or blood tests		
United Home Life Insurance Company - Express Issue Term 30 State Approvals			

Approved in: AL AZ AR CA CO DC FL GA HI ID IL IN IA KS KY LA
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WV

United Home Life Insurance Company - Premier 30 Product Features			
Type	30-year Level Term Policy w/ROP		
Conversion Options			
Issue Ages	Age Nearest Birthday Premier 30: 18-50		
Face Amounts Min/Max	\$15,000 minimum face amount; will issue up to \$100,000; Up to \$150,000 based on proof of mortgage for ages 18-45 (CA ages 45-80); face amount cannot exceed balance of mortgage.		
Modal Factors	Semi-annual = 0.53	Quarterly = 0.27	Monthly = 0.093
Policy Fee	\$75 (commissionable)		
Special Product Features	Return of Premium (prorated from years 6-30) Waiver of Premium issue ages 18-50 Child Rider Coverage \$25 per year for each unit of \$5,000 coverage; however, first \$5,000 of coverage is free if base policy amount is for \$100,000 or higher Terminal Illness Benefit at no charge, but the client must elect it at time of issuance - not available in all states.		
United Home Life Insurance Company - Premier 30 Underwriting Guidelines			
Classes	Non-Tobacco - No nicotine used in the last 12 months Tobacco - Any form of tobacco used in the last 12 months.		
Re-entry			
Tobacco Definition			
Special Underwriting Features	Just 4 Medical Questions - no medical exam, no blood or urine required at any age or face amount.		
United Home Life Insurance Company - Premier 30 State Approvals			
AL AR AZ CO CT DC DE CA IA ID IL IN KS KY LA MI MN MS NV NM OH OK RI TN TX and WV			