

AGENT GUIDE

WHOLE LIFE INSURANCE



1-800-428-3001
www.unitedhomelife.com



**United
Farm Family**
Life Insurance Company

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LIFE INSURANCE **made simple.**

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Life Point of Sale is available.

For more information, please
visit the UHL/UFFL Agent Portal.

Products available on Life Point of Sale:

- Guaranteed Issue Whole Life
- Express Issue Whole Life
- Express Issue Deluxe
- Express Issue Premier

whole life PORTFOLIO*

- Five products, ages 0 to 80
- Yes/no applications
- Guaranteed level premiums
- Guaranteed cash values
- No routine medical exams, bodily fluids testing, or physician statements
- Initial premium can be drafted
- 1st-year commission paid daily if on EFT
- Apps can be taken over the phone
- ***eApp with point of sale decisioning available for most products***

target MARKETS**

- Middle Market
- 50+ Market
- Final Expense
- Family Protection Needs
- Juvenile Market
- Clients that may prefer simplified issue to full underwriting
- Clients previously declined or otherwise considered uninsurable
- Overweight clients or those with significant health or medical impairments
- Insulin-dependent clients

* Availability and issue ages may vary by state and product.

** Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

Issued life insurance policies may be reviewed as part of a randomly selected routine audit to verify accuracy of information provided at time of application.

GUARANTEED ISSUE WHOLE LIFE

GRADED BENEFIT ENDOWMENT INSURANCE

ISSUE AGES: 45 – 75 (age last birthday)
FACE AMOUNTS: \$5,000 – \$25,000
RATE CLASSES: Non-Tobacco/Tobacco
ANNUAL POLICY FEE: \$50 (commissionable)

MODAL FACTORS

SEMI-ANNUAL: .515
QUARTERLY: .260
MONTHLY EFT: .087

No health questions (when applied for directly), medical exams, physical exams, or Personal History Interviews (PHIs).

GRADED DEATH BENEFIT*

Two-year graded death benefit.

Benefit payable equals refund of premium plus 8% interest during first two policy years.

Full death benefit payable if death occurs due to accidental causes in the first two policy years.

Beginning day 1 of policy year 3, the full death benefit is payable.

male NON-TOBACCO

female NON-TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
92.10	44.41	84.48	124.54	164.60	204.67	45	87.97	42.62	80.88	119.15	157.42	195.68
93.47	45.01	85.67	126.33	166.99	207.65	46	88.92	43.03	81.71	120.39	159.07	197.75
94.92	45.64	86.93	128.22	169.51	210.80	47	89.93	43.47	82.59	121.71	160.83	199.95
96.46	46.31	88.27	130.23	172.19	214.15	48	91.01	43.94	83.53	123.12	162.71	202.30
98.11	47.03	89.71	132.38	175.06	217.74	49	92.16	44.44	84.53	124.62	164.71	204.80
99.86	47.79	91.23	134.67	178.11	221.55	50	93.37	44.97	85.58	126.20	166.81	207.43
106.35	50.61	96.87	143.14	189.40	235.66	51	99.15	47.48	90.61	133.74	176.87	220.00
108.40	51.50	98.66	145.81	192.97	240.12	52	100.57	48.10	91.85	135.59	179.34	223.09
109.94	52.17	100.00	147.82	195.65	243.47	53	101.41	48.46	92.58	136.69	180.80	224.92
111.64	52.91	101.48	150.04	198.60	247.17	54	102.37	48.88	93.41	137.94	182.47	227.00
113.52	53.73	103.11	152.49	201.87	251.26	55	103.43	49.34	94.33	139.33	184.32	229.31
115.59	54.63	104.91	155.19	205.48	255.76	56	104.61	49.86	95.36	140.87	186.37	231.88
117.87	55.62	106.90	158.17	209.44	260.72	57	105.91	50.42	96.49	142.56	188.63	234.70
120.63	56.82	109.30	161.77	214.25	266.72	58	107.59	51.15	97.95	144.75	191.56	238.36
123.60	58.12	111.88	165.65	219.41	273.18	59	109.41	51.94	99.54	147.13	194.72	242.32
126.79	59.50	114.66	169.81	224.96	280.12	60	111.36	52.79	101.23	149.67	198.12	246.56
130.21	60.99	117.63	174.27	230.92	287.56	61	113.48	53.71	103.08	152.44	201.81	251.17
133.90	62.60	120.84	179.09	237.34	295.58	62	115.77	54.71	105.07	155.43	205.79	256.15
137.02	63.95	123.56	183.16	242.76	302.37	63	117.52	55.47	106.59	157.71	208.83	259.96
140.48	65.46	126.57	187.68	248.79	309.89	64	119.53	56.35	108.34	160.34	212.33	264.33
144.30	67.12	129.89	192.66	255.43	318.20	65	121.81	57.34	110.32	163.31	216.30	269.29
148.56	68.97	133.60	198.22	262.84	327.47	66	124.43	58.48	112.60	166.73	220.86	274.99
153.23	71.01	137.66	204.32	270.97	337.63	67	127.38	59.76	115.17	170.58	225.99	281.40
158.07	73.11	141.87	210.63	279.39	348.15	68	130.52	61.13	117.90	174.68	231.45	288.23
163.29	75.38	146.41	217.44	288.47	359.51	69	134.16	62.71	121.07	179.43	237.79	296.15
174.89	80.43	156.50	232.58	308.66	384.74	70	143.48	66.76	129.18	191.59	254.01	316.42
180.88	83.03	161.72	240.40	319.08	397.76	71	148.00	68.73	133.11	197.49	261.87	326.25
187.45	85.89	167.43	248.97	330.51	412.05	72	153.07	70.94	137.52	204.11	270.69	337.28
195.49	89.39	174.43	259.46	344.50	429.54	73	159.36	73.67	142.99	212.31	281.64	350.96
204.17	93.16	181.98	270.79	359.61	448.42	74	166.25	76.67	148.99	221.31	293.63	365.94
213.45	97.20	190.05	282.90	375.75	468.60	75	173.96	80.02	155.70	231.37	307.04	382.71

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply

COMMISSION CHARGEBACK POLICY

- 100% chargeback if Insured dies during policy year 1.
- 50% chargeback of first year and renewal commissions earned if Insured dies during policy year 2.
- No chargeback of earned commissions if Insured's death is due to accidental causes.

AGENT GUIDELINES

When applying for a Guaranteed Issue Whole Life policy, the Agent may meet in person with the Proposed Insured, or use video conferencing to complete the application. No power of attorney applications will be accepted.

Guaranteed Issue Whole Life sales cannot exceed 25% of an Agent's total production. Agent must place three non-Guaranteed Issue policies (excluding Protector AD) for every Guaranteed Issue Whole Life application placed.

Agent must affirm that the Proposed Insured:

- is not confined to a hospital, hospice, nursing home, or convalescent home
- does not require home health care or nursing care
- does not have AIDS and is not HIV positive
- has not been diagnosed with an illness expected to cause death within 24 months, and
- is not engaging in intravenous drug abuse

male TOBACCO

female TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
106.74	50.78	97.21	143.65	190.08	236.51	45	100.00	47.85	91.35	134.85	178.35	221.85
108.82	51.69	99.02	146.36	193.70	241.03	46	101.48	48.49	92.64	136.78	180.93	225.07
111.02	52.64	100.94	149.23	197.52	245.82	47	103.04	49.17	93.99	138.82	183.64	228.46
113.34	53.65	102.96	152.26	201.56	250.86	48	104.68	49.89	95.42	140.96	186.49	232.03
115.79	54.72	105.09	155.46	205.82	256.19	49	106.41	50.64	96.93	143.22	189.50	235.79
118.39	55.85	107.35	158.85	210.35	261.85	50	108.23	51.43	98.51	145.59	192.67	239.75
121.13	57.04	109.73	162.42	215.12	267.81	51	110.17	52.27	100.20	148.12	196.05	243.97
124.04	58.31	112.26	166.22	220.18	274.14	52	112.23	53.17	101.99	150.81	199.63	248.45
126.37	59.32	114.29	169.26	224.23	279.20	53	113.70	53.81	103.27	152.73	202.19	251.65
128.90	60.42	116.49	172.56	228.64	284.71	54	115.29	54.50	104.65	154.80	204.95	255.11
131.64	61.61	118.88	176.14	233.40	290.67	55	117.01	55.25	106.15	157.05	207.95	258.85
134.60	62.90	121.45	180.00	238.55	297.11	56	118.87	56.06	107.77	159.48	211.18	262.89
137.80	64.29	124.24	184.18	244.12	304.07	57	120.90	56.94	109.53	162.12	214.72	267.31
141.52	65.91	127.47	189.03	250.59	312.16	58	123.37	58.02	111.68	165.35	219.01	272.68
145.46	67.63	130.90	194.18	257.45	320.73	59	125.99	59.16	113.96	168.77	223.57	278.38
149.72	69.48	134.61	199.73	264.86	329.99	60	128.78	60.37	116.39	172.41	228.43	284.45
154.20	71.43	138.50	205.58	272.66	339.74	61	131.75	61.66	118.97	176.28	233.60	290.91
158.93	73.48	142.62	211.75	280.89	350.02	62	135.01	63.08	121.81	180.54	239.27	298.00
162.91	75.22	146.08	216.95	287.81	358.68	63	137.70	64.25	124.15	184.05	243.95	303.85
167.20	77.08	149.81	222.55	295.28	368.01	64	140.73	65.57	126.79	188.00	249.22	310.44
178.68	82.08	159.80	237.53	315.25	392.98	65	150.20	69.69	135.02	200.36	265.70	331.04
183.66	84.24	164.13	244.03	323.92	403.81	66	153.97	71.33	138.30	205.28	272.26	339.23
188.99	86.56	168.77	250.98	333.19	415.40	67	158.19	73.16	141.98	210.79	279.60	348.41
194.61	89.01	173.66	258.32	342.97	427.63	68	162.65	75.10	145.86	216.61	287.36	358.11
200.57	91.60	178.85	266.09	353.34	440.59	69	167.66	77.28	150.21	223.15	296.08	369.01
216.37	98.47	192.59	286.71	380.83	474.95	70	181.72	83.40	162.45	241.49	320.54	399.59
222.94	101.33	198.31	295.29	392.27	489.24	71	188.09	86.17	167.99	249.81	331.63	413.45
229.99	104.40	204.44	304.49	404.53	504.58	72	195.12	89.23	174.10	258.98	343.86	428.74
238.90	108.27	212.19	316.11	420.04	523.96	73	203.77	92.99	181.63	270.27	358.91	447.55
248.37	112.39	220.43	328.47	436.51	544.55	74	213.17	97.08	189.81	282.54	375.27	467.99
258.37	116.74	229.13	341.52	453.91	566.30	75	223.34	101.50	198.66	295.81	392.96	490.11

EXPRESS ISSUE WHOLE LIFE

SIMPLIFIED ISSUE GRADED BENEFIT

ISSUE AGES: 25 – 80 (age last birthday)
FACE AMOUNTS: \$2,000 – \$25,000
RATE CLASSES: Non-Tobacco/Tobacco
ANNUAL POLICY FEE: \$50 (commissionable)

MODAL FACTORS

SEMI-ANNUAL: .515
QUARTERLY: .260
MONTHLY EFT: .087

GRADED DEATH BENEFIT DURING FIRST TWO POLICY YEARS*

Year 1: benefit payable equals refund of premium plus 12% interest.**

Year 2: benefit payable equals refund of premium plus 24% interest.**

Full death benefit payable if death occurs due to accidental causes in the first two policy years. Beginning day 1 of policy year 3, the full death benefit is payable.

male NON-TOBACCO

female NON-TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$2,000	\$10,000	\$15,000	\$20,000	\$25,000			\$2,000	\$10,000	\$15,000	\$20,000	\$25,000
55.35	13.98	52.50	76.58	100.66	124.74	25	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	26	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	27	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	28	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	29	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	30	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	31	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	32	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	33	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	34	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	35	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	36	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	37	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	38	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	39	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	40	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	41	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	42	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	43	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	44	53.19	13.61	50.63	73.76	96.90	120.04
55.35	13.98	52.50	76.58	100.66	124.74	45	53.19	13.61	50.63	73.76	96.90	120.04
56.63	14.20	53.62	78.25	102.89	127.52	46	54.29	13.80	51.58	75.20	98.81	122.43
58.02	14.45	54.83	80.07	105.30	130.54	47	55.47	14.00	52.61	76.74	100.87	125.00
59.47	14.70	56.09	81.96	107.83	133.70	48	56.66	14.21	53.64	78.29	102.94	127.59
61.08	14.98	57.49	84.06	110.63	137.20	49	57.93	14.43	54.75	79.95	105.15	130.35
62.85	15.29	59.03	86.37	113.71	141.05	50	59.30	14.67	55.94	81.74	107.53	133.33
64.79	15.62	60.72	88.90	117.08	145.27	51	62.13	15.16	58.40	85.43	112.46	139.48
66.91	15.99	62.56	91.67	120.77	149.88	52	63.68	15.43	59.75	87.45	115.15	142.85
68.95	16.35	64.34	94.33	124.32	154.32	53	65.08	15.67	60.97	89.28	117.59	145.90
72.33	16.94	67.28	98.74	130.20	161.67	54	66.59	15.94	62.28	91.25	120.22	149.18
74.70	17.35	69.34	101.83	134.33	166.82	55	69.77	16.49	65.05	95.40	125.75	156.10
77.26	17.79	71.57	105.17	138.78	172.39	56	71.50	16.79	66.56	97.66	128.76	159.86
81.43	18.52	75.19	110.62	146.04	181.46	57	73.35	17.11	68.16	100.07	131.98	163.89
84.77	19.10	78.10	114.97	151.85	188.72	58	75.58	17.50	70.10	102.98	135.86	168.74
88.43	19.74	81.28	119.75	158.22	196.69	59	77.97	17.92	72.18	106.10	140.02	173.93
92.42	20.43	84.76	124.96	165.16	205.36	60	82.40	18.69	76.04	111.88	147.73	183.57
96.72	21.18	88.50	130.57	172.64	214.72	61	85.15	19.17	78.43	115.47	152.51	189.55
101.32	21.98	92.50	136.57	180.65	224.72	62	88.12	19.68	81.01	119.35	157.68	196.01
105.97	22.79	96.54	142.64	188.74	234.83	63	91.06	20.19	83.57	123.18	162.79	202.41
112.68	23.96	102.38	151.40	200.41	249.43	64	94.25	20.75	86.35	127.35	168.35	209.34
118.05	24.89	107.05	158.41	209.76	261.11	65	97.70	21.35	89.35	131.85	174.35	216.85
126.11	26.29	114.07	168.92	223.78	278.64	66	101.44	22.00	92.60	136.73	180.86	224.98
132.63	27.43	119.74	177.43	235.13	292.82	67	105.46	22.70	96.10	141.98	187.85	233.73
139.59	28.64	125.79	186.51	247.24	307.96	68	109.60	23.42	99.70	147.38	195.05	242.73
147.30	29.98	132.50	196.58	260.65	324.73	69	116.50	24.62	105.71	156.38	207.06	257.74
158.63	31.95	142.36	211.36	280.37	349.37	70	121.40	25.47	109.97	162.78	215.59	268.40
167.96	33.58	150.48	223.54	296.60	369.66	71	129.59	26.90	117.09	173.46	229.84	286.21
177.83	35.29	159.06	236.42	313.77	391.13	72	134.83	27.81	121.65	180.30	238.95	297.61
186.18	36.75	166.33	247.31	328.30	409.29	73	140.55	28.81	126.63	187.77	248.91	310.05
194.45	38.18	173.52	258.11	342.69	427.28	74	146.43	29.83	131.74	195.44	259.14	322.84
203.29	39.72	181.21	269.64	358.07	446.51	75	156.71	31.62	140.69	208.86	277.03	345.19
220.80	42.77	196.45	292.49	388.54	484.59	76	163.40	32.78	146.51	217.59	288.67	359.75
234.92	45.23	208.73	310.92	413.11	515.30	77	170.61	34.04	152.78	227.00	301.21	375.43
252.75	48.33	224.24	334.19	444.14	554.08	78	179.76	35.63	160.74	238.94	317.13	395.33
272.56	51.78	241.48	360.04	478.60	597.17	79	189.87	37.39	169.54	252.13	334.72	417.32
294.44	55.58	260.51	388.59	516.68	644.76	80	200.88	39.30	179.12	266.50	353.88	441.26

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

** In PA: death benefit is 30% of face amount in policy year 1; 60% of face amount in policy year 2.

COMMISSION CHARGEBACK POLICY

- 100% chargeback if Insured dies during policy year 1.

Previously declined Proposed Insureds will be considered. Significant health issues and overweight clients considered. One-year look-back for Cancer, Congestive Heart Failure, Cardiomyopathy, Heart Attack/Surgery, Stroke, and Drug Abuse. See application questions.*

For face amounts of \$10,000 or more, no-cost included riders:**

- Identity Theft Waiver of Premium Rider
- Hospital Stay Waiver of Premium Rider
- Common Carrier Accidental Death Benefit Rider

male TOBACCO

female TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$2,000	\$10,000	\$15,000	\$20,000	\$25,000			\$2,000	\$10,000	\$15,000	\$20,000	\$25,000
71.92	16.86	66.92	98.21	129.49	160.78	25	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	26	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	27	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	28	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	29	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	30	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	31	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	32	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	33	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	34	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	35	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	36	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	37	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	38	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	39	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	40	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	41	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	42	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	43	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	44	67.04	16.01	62.67	91.84	121.00	150.16
71.92	16.86	66.92	98.21	129.49	160.78	45	67.04	16.01	62.67	91.84	121.00	150.16
73.89	17.21	68.63	100.78	132.92	165.06	46	68.93	16.34	64.32	94.30	124.29	154.27
76.04	17.58	70.50	103.58	136.66	169.74	47	70.94	16.69	66.07	96.93	127.79	158.64
78.30	17.97	72.47	106.53	140.59	174.65	48	72.99	17.05	67.85	99.60	131.35	163.10
80.80	18.41	74.65	109.79	144.94	180.09	49	75.17	17.43	69.75	102.45	135.15	167.84
83.57	18.89	77.06	113.41	149.76	186.11	50	79.58	18.20	73.58	108.20	142.82	177.44
88.77	19.80	81.58	120.19	158.81	197.42	51	82.03	18.62	75.72	111.40	147.08	182.77
92.06	20.37	84.44	124.49	164.53	204.58	52	84.63	19.08	77.98	114.79	151.61	188.42
95.17	20.91	87.15	128.55	169.95	211.34	53	86.99	19.49	80.03	117.87	155.71	193.55
98.48	21.49	90.03	132.87	175.71	218.54	54	89.50	19.92	82.22	121.15	160.08	199.01
104.68	22.56	95.42	140.96	186.49	232.03	55	94.70	20.83	86.74	127.93	169.13	210.32
108.42	23.22	98.68	145.84	193.00	240.16	56	97.51	21.32	89.18	131.60	174.02	216.43
112.50	23.93	102.23	151.16	200.10	249.04	57	100.50	21.84	91.79	135.50	179.22	222.94
117.40	24.78	106.49	157.56	208.63	259.70	58	104.07	22.46	94.89	140.16	185.43	230.70
122.78	25.71	111.17	164.58	217.99	271.40	59	111.13	23.69	101.03	149.37	197.72	246.06
132.31	27.37	119.46	177.01	234.57	292.12	60	115.24	24.40	104.61	154.74	204.87	255.00
138.81	28.50	125.11	185.50	245.88	306.26	61	123.91	25.91	112.15	166.05	219.95	273.85
145.70	29.70	131.11	194.49	257.87	321.25	62	128.58	26.72	116.21	172.15	228.08	284.01
152.43	30.87	136.96	203.27	269.58	335.89	63	131.15	27.17	118.45	175.50	232.55	289.60
159.24	32.06	142.89	212.16	281.43	350.70	64	134.03	27.67	120.96	179.26	237.56	295.87
170.17	33.96	152.40	226.42	300.45	374.47	65	143.05	29.24	128.80	191.03	253.26	315.48
174.91	34.78	156.52	232.61	308.69	384.78	66	146.64	29.87	131.93	195.72	259.50	323.29
179.99	35.67	160.94	239.24	317.53	395.83	67	150.65	30.56	135.42	200.95	266.48	332.01
185.35	36.60	165.60	246.23	326.86	407.49	68	154.90	31.30	139.11	206.49	273.88	341.26
191.02	37.59	170.54	253.63	336.72	419.82	69	159.68	32.13	143.27	212.73	282.19	351.65
206.07	40.21	183.63	273.27	362.91	452.55	70	173.07	34.46	154.92	230.21	305.49	380.78
212.32	41.29	189.07	281.43	373.79	466.15	71	179.13	35.52	160.19	238.11	316.04	393.96
219.04	42.46	194.91	290.20	385.48	480.76	72	185.82	36.68	166.01	246.85	327.68	408.51
227.52	43.94	202.29	301.26	400.23	499.21	73	194.06	38.12	173.18	257.60	342.01	426.43
236.55	45.51	210.15	313.05	415.95	518.85	74	203.02	39.68	180.98	269.29	357.60	445.92
246.06	47.16	218.42	325.46	432.49	539.53	75	212.70	41.36	189.40	281.92	374.45	466.97
260.79	49.73	231.24	344.68	458.12	571.57	76	221.25	42.85	196.84	293.08	389.33	485.57
277.50	52.64	245.78	366.49	487.20	607.91	77	230.41	44.44	204.81	305.04	405.26	505.49
299.76	56.51	265.14	395.54	525.93	656.33	78	242.65	46.57	215.46	321.01	426.56	532.11
324.80	60.87	286.93	428.21	569.50	710.79	79	256.10	48.91	227.16	338.56	449.96	561.37
352.76	65.73	311.25	464.70	618.15	771.60	80	270.76	51.46	239.91	357.69	475.47	593.25

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

** See page 14 for details.

EXPRESS ISSUE PREMIER

SIMPLIFIED ISSUE WHOLE LIFE

ISSUE AGES: 20 – 80 (age last birthday)
FACE AMOUNTS: \$5,000 – \$100,000 (through age 60)
 \$5,000 – \$50,000 (ages 61-80)
RATE CLASSES: Non-Tobacco/Tobacco
BUILT-IN RATING: 4 Tables
ANNUAL POLICY FEE: \$50 (commissionable)

MODAL FACTORS

SEMI-ANNUAL: .515
QUARTERLY: .260
MONTHLY EFT: .087

Ideal product for clients with minor health issues, such as controlled high blood pressure or controlled high cholesterol, or Type II Diabetes (non-insulin dependent.)*

male NON-TOBACCO

female NON-TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000			\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
20.10	13.09	21.84	48.07	91.79	179.22	20	17.94	12.15	19.96	43.37	82.39	160.43
19.88	13.00	21.65	47.59	90.83	177.31	21	17.85	12.11	19.88	43.17	82.00	159.65
19.67	12.91	21.46	47.13	89.91	175.48	22	17.78	12.08	19.82	43.02	81.69	159.04
19.67	12.91	21.46	47.13	89.91	175.48	23	17.76	12.08	19.80	42.98	81.61	158.86
19.22	12.71	21.07	46.15	87.96	171.56	24	17.34	11.89	19.44	42.06	79.78	155.21
18.86	12.55	20.76	45.37	86.39	168.43	25	16.98	11.74	19.12	41.28	78.21	152.08
18.56	12.42	20.50	44.72	85.09	165.82	26	16.69	11.61	18.87	40.65	76.95	149.55
18.68	12.48	20.60	44.98	85.61	166.87	27	16.46	11.51	18.67	40.15	75.95	147.55
18.50	12.40	20.45	44.59	84.83	165.30	28	16.59	11.57	18.78	40.43	76.52	148.68
18.39	12.35	20.35	44.35	84.35	164.34	29	16.45	11.51	18.66	40.13	75.91	147.47
18.64	12.46	20.57	44.89	85.43	166.52	30	16.64	11.59	18.83	40.54	76.73	149.12
18.64	12.46	20.57	44.89	85.43	166.52	31	16.60	11.57	18.79	40.46	76.56	148.77
18.71	12.49	20.63	45.04	85.74	167.13	32	16.86	11.68	19.02	41.02	77.69	151.03
19.07	12.65	20.94	45.83	87.30	170.26	33	17.11	11.79	19.24	41.56	78.78	153.21
19.23	12.72	21.08	46.18	88.00	171.65	34	17.65	12.03	19.71	42.74	81.13	157.91
19.69	12.92	21.48	47.18	90.00	175.65	35	17.97	12.17	19.98	43.43	82.52	160.69
19.99	13.05	21.74	47.83	91.31	178.26	36	18.59	12.44	20.52	44.78	85.22	166.08
20.57	13.30	22.25	49.09	93.83	183.31	37	18.98	12.61	20.86	45.63	86.91	169.48
21.14	13.55	22.74	50.33	96.31	188.27	38	19.44	12.81	21.26	46.63	88.91	173.48
21.76	13.82	23.28	51.68	99.01	193.66	39	19.68	12.91	21.47	47.15	89.96	175.57
22.44	14.11	23.87	53.16	101.96	199.58	40	20.21	13.14	21.93	48.31	92.26	180.18
23.36	14.51	24.67	55.16	105.97	207.58	41	20.54	13.28	22.22	49.02	93.70	183.05
24.14	14.85	25.35	56.85	109.36	214.37	42	21.12	13.54	22.72	50.29	96.22	188.09
25.21	15.32	26.28	59.18	114.01	223.68	43	21.92	13.89	23.42	52.03	99.70	195.05
26.34	15.81	27.27	61.64	118.93	233.51	44	22.74	14.24	24.13	53.81	103.27	202.19
27.53	16.33	28.30	64.23	124.11	243.86	45	23.60	14.62	24.88	55.68	107.01	209.67
28.78	16.87	29.39	66.95	129.54	254.74	46	24.77	15.12	25.90	58.22	112.10	219.85
30.10	17.44	30.54	69.82	135.29	266.22	47	26.03	15.67	27.00	60.97	117.58	230.81
31.12	17.89	31.42	72.04	139.72	275.09	48	26.69	15.96	27.57	62.40	120.45	236.55
32.19	18.35	32.36	74.36	144.38	284.40	49	27.39	16.26	28.18	63.92	123.50	242.64
33.57	18.95	33.56	77.36	150.38	296.41	50	27.83	16.46	28.56	64.88	125.41	246.47
34.82	19.50	34.64	80.08	155.82	307.28	51	28.66	16.82	29.28	66.69	129.02	253.69
36.13	20.07	35.78	82.93	161.52	318.68	52	29.55	17.20	30.06	68.62	132.89	261.44
38.38	21.05	37.74	87.83	171.30	338.26	53	30.84	17.77	31.18	71.43	138.50	272.66
40.50	21.97	39.59	92.44	180.53	356.70	54	32.21	18.36	32.37	74.41	144.46	284.58
42.80	22.97	41.59	97.44	190.53	376.71	55	33.34	18.85	33.36	76.86	149.38	294.41
45.25	24.03	43.72	102.77	201.19	398.03	56	34.87	19.52	34.69	80.19	156.03	307.72
47.09	24.83	45.32	106.77	209.19	414.03	57	36.49	20.22	36.10	83.72	163.08	321.81
48.69	25.53	46.71	110.25	216.15	427.95	58	37.90	20.84	37.32	86.78	169.22	334.08
50.36	26.26	48.16	113.88	223.42	442.48	59	39.79	21.66	38.97	90.89	177.44	350.52
52.68	27.27	50.18	118.93	233.51	462.67	60	41.19	22.27	40.19	93.94	183.53	362.70
54.51	28.06	51.77	122.91	241.47		61	42.54	22.85	41.36	96.87	189.40	
56.36	28.87	53.38	126.93	249.52		62	44.68	23.79	43.22	101.53	198.71	
59.17	30.09	55.83	133.04	261.74		63	46.06	24.39	44.42	104.53	204.71	
63.20	31.84	59.33	141.81	279.27		64	47.53	25.03	45.70	107.73	211.11	
66.95	33.47	62.60	149.97	295.58		65	49.09	25.70	47.06	111.12	217.89	
71.54	35.47	66.59	159.95	315.55		66	50.64	26.38	48.41	114.49	224.63	
75.75	37.30	70.25	169.11	333.86		67	52.26	27.08	49.82	118.02	231.68	
79.54	38.95	73.55	177.35	350.35		68	54.44	28.03	51.71	122.76	241.16	
84.84	41.26	78.16	188.88	373.40		69	57.58	29.40	54.44	129.59	254.82	
89.59	43.32	82.29	199.21	394.07		70	60.17	30.52	56.70	135.22	266.09	
96.87	46.49	88.63	215.04	425.73		71	64.42	32.37	60.40	144.46	284.58	
103.47	49.36	94.37	229.40	454.44		72	68.52	34.16	63.96	153.38	302.41	
110.44	52.39	100.43	244.56	484.76		73	73.14	36.17	67.98	163.43	322.51	
119.18	56.19	108.04	263.57	522.78		74	79.49	38.93	73.51	177.24	350.13	
127.02	59.60	114.86	280.62	556.89		75	85.45	41.52	78.69	190.20	376.06	
135.35	63.23	122.10	298.74	593.12		76	92.26	44.48	84.62	205.02	405.68	
145.94	67.83	131.32	321.77	639.19		77	101.52	48.51	92.67	225.16	445.96	
155.34	71.92	139.50	342.21	680.08		78	110.49	52.41	100.48	244.67	484.98	
165.24	76.23	148.11	363.75	723.14		79	120.80	56.90	109.45	267.09	529.83	
176.09	80.95	157.55	387.35	770.34		80	132.72	62.08	119.82	293.02	581.68	

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

OPTIONAL BENEFITS & RIDERS*

- Child Rider
- Accidental Death Benefit
- Terminal Illness Accelerated Benefit

*Two-year look-back for Schizophrenia or Bipolar Disorder, suicide attempt, major depression, Diabetes requiring insulin treatment, or Systemic Lupus Erythematosus (SLE). See application questions.**

male TOBACCO

female TOBACCO

Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount					Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount				
	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000			\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
24.94	15.20	26.05	58.59	112.84	221.33	20	21.96	13.90	23.46	52.11	99.88	195.40
24.59	15.05	25.74	57.83	111.32	218.28	21	21.93	13.89	23.43	52.05	99.75	195.14
24.25	14.90	25.45	57.09	109.84	215.33	22	21.92	13.89	23.42	52.03	99.70	195.05
23.29	14.48	24.61	55.01	105.66	206.97	23	21.00	13.49	22.62	50.03	95.70	187.05
22.55	14.16	23.97	53.40	102.44	200.54	24	20.30	13.18	22.01	48.50	92.66	180.96
22.00	13.92	23.49	52.20	100.05	195.75	25	19.78	11.74	21.56	47.37	90.39	176.44
21.62	13.75	23.16	51.37	98.40	192.44	26	19.40	12.79	21.23	46.55	88.74	173.13
21.91	13.88	23.41	52.00	99.66	194.97	27	19.42	12.80	21.25	46.59	88.83	173.30
22.29	14.05	23.74	52.83	101.31	198.27	28	20.02	13.06	21.77	47.89	91.44	178.52
23.02	14.36	24.38	54.42	104.49	204.62	29	20.67	13.34	22.33	49.31	94.26	184.18
23.52	14.58	24.81	55.51	106.66	208.97	30	21.37	13.65	22.94	50.83	97.31	190.27
24.36	14.95	25.54	57.33	110.32	216.28	31	22.46	14.12	23.89	53.20	102.05	199.75
24.98	15.22	26.08	58.68	113.01	221.68	32	23.30	14.49	24.62	55.03	105.71	207.06
25.63	15.50	26.65	60.10	115.84	227.33	33	23.75	14.68	25.01	56.01	107.66	210.98
26.36	15.82	27.28	61.68	119.02	233.68	34	24.26	14.90	25.46	57.12	109.88	215.41
27.16	16.16	27.98	63.42	122.50	240.64	35	24.80	15.14	25.93	58.29	112.23	220.11
28.05	16.55	28.75	65.36	126.37	248.39	36	25.39	15.39	26.44	59.57	114.80	225.24
29.03	16.98	29.61	67.49	130.63	256.91	37	26.04	15.68	27.00	60.99	117.62	230.90
30.53	17.63	30.91	70.75	137.16	269.96	38	27.13	16.15	27.95	63.36	122.37	240.38
32.19	18.35	32.36	74.36	144.38	284.40	39	28.29	16.66	28.96	65.88	127.41	250.47
34.03	19.15	33.96	78.37	152.38	300.41	40	29.52	17.19	30.03	68.56	132.76	261.17
36.08	20.04	35.74	82.82	161.30	318.25	41	30.82	17.76	31.16	71.38	138.42	272.48
38.40	21.05	37.76	87.87	171.39	338.43	42	32.18	18.35	32.35	74.34	144.33	284.32
39.78	21.65	38.96	90.87	177.39	350.44	43	33.52	18.93	33.51	77.26	150.16	295.97
41.26	22.30	40.25	94.09	183.83	363.31	44	34.93	19.54	34.74	80.32	156.30	308.24
43.42	23.24	42.13	98.79	193.23	382.10	45	36.41	20.19	36.03	83.54	162.73	321.12
45.05	23.95	43.54	102.33	200.32	396.29	46	37.97	20.87	37.38	86.93	169.52	334.69
46.77	24.69	45.04	106.07	207.80	411.25	47	38.93	21.28	38.22	89.02	173.70	343.04
48.37	25.39	46.43	109.55	214.76	425.17	48	39.89	21.70	39.05	91.11	177.87	351.39
50.68	26.40	48.44	114.58	224.81	445.27	49	41.58	22.44	40.52	94.79	185.22	366.10
52.39	27.14	49.93	118.30	232.25	460.14	50	42.64	22.90	41.45	97.09	189.83	375.32
55.08	28.31	52.27	124.15	243.95	483.55	51	44.63	23.76	43.18	101.42	198.49	392.63
57.14	29.21	54.06	128.63	252.91	501.47	52	45.93	24.33	44.31	104.25	204.15	403.94
59.96	30.43	56.52	134.76	265.18	526.00	53	47.43	24.98	45.61	107.51	210.67	416.99
62.97	31.74	59.13	141.31	278.27	552.19	54	49.83	26.03	47.70	112.73	221.11	437.87
66.24	33.16	61.98	148.42	292.49	580.64	55	51.47	26.74	49.13	116.30	228.24	452.14
69.82	34.72	65.09	156.21	308.07	611.78	56	54.12	27.89	51.43	122.06	239.77	475.19
73.60	36.37	68.38	164.43	324.51	644.67	57	55.90	28.67	52.98	125.93	247.52	490.68
77.54	38.08	71.81	173.00	341.65	678.95	58	57.96	29.56	54.78	130.41	256.48	508.60
80.83	39.51	74.67	180.16	355.96	707.57	59	61.25	30.99	57.64	137.57	270.79	537.23
85.20	41.41	78.47	189.66	374.97	745.59	60	63.61	32.02	59.69	142.70	281.05	557.76
88.94	43.04	81.73	197.79	391.24		61	67.40	33.67	62.99	150.95	297.54	
93.80	45.15	85.96	208.37	412.38		62	70.16	34.87	65.39	156.95	309.55	
100.32	47.99	91.63	222.55	440.74		63	72.64	35.95	67.55	162.34	320.33	
109.78	52.10	99.86	243.12	481.89		64	75.34	37.12	69.90	168.21	332.08	
119.07	56.15	107.94	263.33	522.30		65	79.74	39.04	73.72	177.78	351.22	
127.69	59.90	115.44	282.08	559.80		66	82.22	40.12	75.88	183.18	362.01	
137.44	64.14	123.92	303.28	602.21		67	84.91	41.29	78.22	189.03	373.71	
146.04	67.88	131.40	321.99	639.62		68	89.00	43.07	81.78	197.93	391.50	
155.68	72.07	139.79	342.95	681.56		69	93.54	45.04	85.73	207.80	411.25	
166.25	76.67	148.99	365.94	727.54		70	100.60	48.11	91.87	223.16	441.96	
179.63	82.49	160.63	395.05	785.74		71	105.67	50.32	96.28	234.18	464.01	
194.04	88.76	173.16	426.39	848.42		72	112.02	53.08	101.81	247.99	491.64	
212.22	96.67	188.98	465.93	927.51		73	119.35	56.27	108.18	263.94	523.52	
228.59	103.79	203.22	501.53	998.72		74	127.85	59.96	115.58	282.42	560.50	
249.85	113.03	221.72	547.77	1,091.20		75	140.42	65.43	126.52	309.76	615.18	
265.01	119.63	234.91	580.75	1,157.14		76	151.80	70.38	136.42	334.52	664.68	
281.71	126.89	249.44	617.07	1,229.79		77	164.83	76.05	147.75	362.86	721.36	
297.49	133.76	263.17	651.39	1,298.43		78	179.60	82.48	160.60	394.98	785.61	
314.79	141.28	278.22	689.02	1,373.69		79	196.14	89.67	174.99	430.95	857.56	
332.80	149.12	293.89	728.19	1,452.03		80	214.64	97.72	191.09	471.19	938.03	

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply. See page 14 for details.

PROVIDER

SIMPLIFIED ISSUE WHOLE LIFE FOR JUVENILES

ISSUE AGES: 0 – 17 (age last birthday)
FACE AMOUNTS: \$10,000 – 150,000
ANNUAL POLICY FEE: \$50 (commissionable)

FOR FACE AMOUNTS OF \$25,000 OR MORE, NO-COST INCLUDED BENEFITS & RIDERS*

- Common Carrier Accidental Death Benefit Rider
- Life-Threatening Cancer Accelerated Benefit Rider
- Charitable Gift Donation Benefit**

Guaranteed Insurability Benefit Rider included with all face amounts for issue ages 0-17.*

male JUVENILE

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
0	10.36	13.36	26.88	49.42	71.95	94.48	117.02	139.55
1	10.27	13.28	26.69	49.02	71.36	93.70	116.04	138.37
2	10.33	13.34	26.82	49.29	71.75	94.22	116.69	139.16
3	10.65	13.62	27.51	50.68	73.84	97.01	120.17	143.33
4	11.00	13.92	28.28	52.20	76.13	100.05	123.98	147.90
5	11.38	14.25	29.10	53.85	78.60	103.36	128.11	152.86
6	11.51	14.36	29.38	54.42	79.45	104.49	129.52	154.56
7	11.93	14.73	30.30	56.25	82.19	108.14	134.09	160.04
8	12.08	14.86	30.62	56.90	83.17	109.45	135.72	161.99
9	12.26	15.02	31.02	57.68	84.35	111.01	137.68	164.34
10	12.75	15.44	32.08	59.81	87.54	115.28	143.01	170.74
11	12.96	15.63	32.54	60.73	88.91	117.10	145.29	173.48
12	13.18	15.82	33.02	61.68	90.35	119.02	147.68	176.35
13	13.42	16.03	33.54	62.73	91.92	121.10	150.29	179.48
14	13.67	16.24	34.08	63.81	93.55	123.28	153.01	182.74
15	13.93	16.47	34.65	64.95	95.24	125.54	155.84	186.14
16	14.50	16.97	35.89	67.43	98.96	130.50	162.04	193.58
17	14.05	16.57	34.91	65.47	96.03	126.59	157.14	187.70

female JUVENILE

Issue Age	Annual Rate Per \$1,000	Monthly EFT Premiums By Face Amount						
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
0	10.17	13.20	26.47	48.59	70.71	92.83	114.95	137.07
1	10.16	13.19	26.45	48.55	70.64	92.74	114.84	136.94
2	10.23	13.25	26.60	48.85	71.10	93.35	115.60	137.85
3	10.31	13.32	26.77	49.20	71.62	94.05	116.47	138.90
4	10.40	13.40	26.97	49.59	72.21	94.83	117.45	140.07
5	10.49	13.48	27.17	49.98	72.80	95.61	118.43	141.24
6	10.86	13.80	27.97	51.59	75.21	98.83	122.45	146.07
7	10.97	13.89	28.21	52.07	75.93	99.79	123.65	147.51
8	11.10	14.01	28.49	52.64	76.78	100.92	125.06	149.21
9	11.51	14.36	29.38	54.42	79.45	104.49	129.52	154.56
10	11.65	14.49	29.69	55.03	80.37	105.71	131.04	156.38
11	12.09	14.87	30.65	56.94	83.24	109.53	135.83	162.12
12	12.24	15.00	30.97	57.59	84.22	110.84	137.46	164.08
13	12.38	15.12	31.28	58.20	85.13	112.06	138.98	165.91
14	12.85	15.53	32.30	60.25	88.20	116.15	144.09	172.04
15	13.00	15.66	32.63	60.90	89.18	117.45	145.73	174.00
16	13.51	16.10	33.73	63.12	92.50	121.89	151.27	180.66
17	12.43	15.16	31.39	58.42	85.46	112.49	139.53	166.56

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply. See page 15 for details.

** Not available in GA, KY, MD, PA, or TN.

EXPRESS ISSUE WHOLE LIFE

SIMPLIFIED ISSUE GRADED BENEFIT
WHOLE LIFE

No-Cost Benefits (for face amounts of \$10,000 or more):

IDENTITY THEFT WAIVER OF PREMIUM RIDER: Premiums waived for three months if the Insured experiences identity theft. Rider terminates at the earliest of the date the rider is exercised or the date the policy is continued under a non-forfeiture option.

HOSPITAL STAY WAIVER OF PREMIUM RIDER: Premiums waived for three months if the Insured is confined to a licensed hospital for 20 continuous days (or more). Rider terminates at the earliest of the date the rider is exercised or the date the policy is continued under a non-forfeiture option.

COMMON CARRIER ACCIDENTAL DEATH BENEFIT RIDER: An additional benefit is payable if death is due to an accident while riding on public transportation as a fare-paying passenger. Rider terminates if requested in writing or the date the policy is continued under a non-forfeiture option.

EXPRESS ISSUE DELUXE AND EXPRESS ISSUE

SIMPLIFIED ISSUE WHOLE LIFE

CHILD RIDER: Provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of \$5,000 (max 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying

period, or on the anniversary at the Insured's attained age 65, whichever occurs first. While the rider is in force, insurance on any child terminates on the child's 21st birthday.

ACCIDENTAL DEATH BENEFIT: Issue ages 20-60. Provides a benefit in addition to the base policy payable should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. See Page 16 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face for base policy and ADB rider is \$10,000 and max ADB rider is base policy face amount.

TERMINAL ILLNESS ACCELERATED BENEFIT: Provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.

**Subject to underwriting criteria, approval, and eligibility requirements. Availability may vary by state. Exclusions and limitations may apply.*

PROVIDER*

SIMPLIFIED ISSUE WHOLE LIFE

GUARANTEED INSURABILITY BENEFIT RIDER: Included for all face amounts for issue ages 0 – 17. Guarantees the right to purchase additional life insurance in an amount up to the base policy face amount on the option date, without evidence of insurability. **Option date:** policy anniversary nearest Insured's 25th birthday. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary at the Insured's attained age 25.

WAIVER OF PREMIUM (TOTAL AND PERMANENT DISABILITY): Premiums waived during total and permanent disability up to the policy anniversary nearest the Insured's 60th birthday. See Page 16 for rates per thousand. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary nearest the Insured's attained age 60, whichever occurs first.

CHILD RIDER: Provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of \$5,000 (max is 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the Insured's attained age 65, whichever occurs first. While the rider is in force, insurance on any child terminates on the child's 21st birthday.

COMMON CARRIER ACCIDENTAL DEATH BENEFIT RIDER (FOR FACE AMOUNTS OF \$25,000 OR MORE): Pays an additional benefit equal to the base policy face amount if the Insured's death is due to accidental bodily injury while riding as a fare-paying passenger on any public transportation. Rider terminates if requested in writing or the date the policy is continued under a non-forfeiture option.

LIFE-THREATENING CANCER ACCELERATED BENEFIT RIDER (FOR FACE AMOUNTS OF \$25,000 OR MORE): Advances the Policyowner up to 10% of the face amount of the policy if the Insured is diagnosed with life-threatening cancer where death is likely to occur within five years as determined by an independent oncologist. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, or the date the rider benefit is paid, whichever occurs first.

CHARITABLE GIFT DONATION BENEFIT (FOR FACE AMOUNTS OF \$25,000 OR MORE):** Provides an additional 1% of the base policy face amount that will be paid to a charity chosen by the Policyowner upon the death of the Insured. If no charity is chosen, the 1% benefit will be paid to the American Red Cross.

TERMINAL ILLNESS ACCELERATED BENEFIT RIDER: Provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.

**Subject to underwriting criteria, approval, and eligibility requirements. Availability may vary by state.*

Exclusions and limitations may apply.

*** Not available in GA, KY, MD, PA, or TN.*

rider/benefit PREMIUM RATES

Waiver of Premium*

Male Rates Per Thousand			Issue Age	Female Rates Per Thousand		
Preferred NT	Non-Tobacco	Tobacco		Preferred NT	Non-Tobacco	Tobacco
0.19	0.20	0.22	18	0.19	0.21	0.22
0.19	0.20	0.22	19	0.19	0.21	0.22
0.20	0.21	0.24	20	0.21	0.21	0.23
0.21	0.22	0.25	21	0.22	0.22	0.25
0.21	0.22	0.26	22	0.22	0.22	0.25
0.22	0.23	0.27	23	0.23	0.24	0.26
0.23	0.24	0.28	24	0.24	0.25	0.28
0.24	0.25	0.29	25	0.25	0.26	0.29
0.25	0.26	0.31	26	0.26	0.27	0.30
0.27	0.27	0.32	27	0.28	0.28	0.31
0.28	0.28	0.34	28	0.29	0.30	0.33
0.30	0.31	0.36	29	0.30	0.31	0.34
0.32	0.33	0.39	30	0.31	0.32	0.36
0.34	0.35	0.41	31	0.32	0.33	0.39
0.36	0.37	0.43	32	0.34	0.35	0.41
0.38	0.39	0.45	33	0.36	0.38	0.43
0.40	0.41	0.49	34	0.38	0.40	0.46
0.42	0.43	0.51	35	0.41	0.42	0.49
0.45	0.46	0.54	36	0.43	0.44	0.53
0.48	0.50	0.59	37	0.46	0.48	0.57
0.51	0.53	0.63	38	0.50	0.52	0.61
0.56	0.57	0.68	39	0.53	0.55	0.66
0.60	0.62	0.73	40	0.57	0.59	0.70
0.65	0.67	0.80	41	0.61	0.63	0.77
0.70	0.73	0.88	42	0.66	0.68	0.84
0.76	0.78	0.95	43	0.72	0.74	0.91
0.83	0.86	1.03	44	0.77	0.80	1.00
0.89	0.92	1.12	45	0.83	0.86	1.10
0.97	1.00	1.23	46	0.88	0.91	1.18
1.05	1.08	1.36	47	0.95	0.99	1.28
1.16	1.19	1.51	48	1.04	1.07	1.40
1.29	1.33	1.69	49	1.14	1.18	1.54
1.44	1.48	1.90	50	1.25	1.29	1.71
1.60	1.66	2.16	51	1.38	1.43	1.91
1.79	1.85	2.45	52	1.52	1.57	2.15
2.00	2.07	2.78	53	1.68	1.74	2.38
2.23	2.31	3.14	54	1.86	1.92	2.66
2.50	2.58	3.56	55	2.06	2.13	2.98

CHILD RIDER**

\$25 annual premium per unit of \$5,000 (max rider face = 4 units).

If Waiver of Premium is on the base policy, add \$2 for each paid unit of Child Rider (up to \$8) to the Child Rider annual premium rate.

ACCIDENTAL DEATH BENEFIT***

Age	Rate Per Thousand
20-32	\$1.25
33-45	\$1.50
46-56	\$1.75
57-60	\$2.00

* Only available on Provider Whole Life.

**Not available on Guaranteed Issue Whole Life and Express Issue Whole Life.

*** Not available on Guaranteed Issue Whole Life, Express Issue Whole Life, or Provider Whole Life.

Modal Factors For All Plans:

MODAL FACTORS

SEMI-ANNUAL	.515
QUARTERLY:	.260
MONTHLY EFT:	.087

Minimum Modal Premium: \$20 (unless premiums paid via EFT)

Policy Fee For All Whole Life Plans: \$50 annually (commissionable)

PREMIUM CALCULATION EXAMPLES:

EI Deluxe 55 M NT \$10,000 face \$5,000 CR Monthly EFT	EI Premier 40 M T \$45,000 face \$45,000 ADB Semi-Annual	Provider 35 F NT Pref \$100,000 face WP \$20,000 CR Quarterly
\$52.43 Rate/1,000	\$34.03 Rate/1,000	\$15.10 Rate/1,000
x 10.00 Face/1,000	+ 1.50 ABD Rate	+ .41 WP Rate
\$524.30	\$35.53	\$15.51
+ 25.00 1 Unit CR	x 45 Face/1,000	x 100 Face/1,000
+ 50.00 Policy Fee	\$1,598.85	\$1,551.00
\$599.30	+ 50.00 Policy Fee	+ 100.00 4 Units CR
x .087 Mode Factor	\$1,648.85	+8.00 CR WP
\$52.14 Monthly EFT	x .515 Mode Factor	+ 50.00 Policy Fee
	\$849.16 Semi-Annual	\$1,709.00
		x .260 Mode Factor
		\$444.34 Quarterly

What can I buy?

Premium Requested: \$67/Month
Product: EI Premier
Sex: Female
Age: 67
Nicotine: No
Payment Mode: Monthly EFT
Policy Fee: \$50
Rate per \$1,000: 57.32

Face Amount Calculation Example:

Step 1: Premium Commitment ÷ Modal Factor
 $67 \div .087 = 770.1149$
Step 2: Subtract Policy Fee
 $770.1149 - \$50 = 720.1149$
Step 3: Divide by Rate Per \$1,000
 $720.1149 \div 57.32 = 12.563$
Step 4: Multiply by \$1,000
 $12.56306 \times 1,000 = 12,563.06$
Face Amount Result: \$12,563

Calculations may differ slightly due to system rounding.

simplified UNDERWRITING*

NON-TOBACCO DEFINITION:

No nicotine replacement, smoking or tobacco products including, but not limited to: nicotine gum, patch or pills, cigarettes, cigars, chew, pipe, e-cigarettes or vape within the past 12 months.

MEDICAL EXAMINATIONS/ BODILY FLUIDS TESTING:

No routine exams or lab testing required. UHL/UFL reserves the right, however, to order such requirements, at the underwriter's discretion.

ATTENDING PHYSICIAN STATEMENTS (APS):

Based on the Proposed Insured's medical history, MIB information, or pharmacy report, an APS may be necessary. Agents will be asked to provide the APS at the client's expense. APSs accepted only if provided by the physician/medical provider in a sealed envelope or faxed directly from the provider's office. See Page 21 for details.

FOREIGN NATIONALS:

Applications accepted on individuals who are not naturalized US citizens provided they are here legally and on a permanent basis. Must possess a social security number, a valid Visa or Green Card, and have resided in the US for the past two years.

MILITARY RISKS:

Applications accepted on individuals currently serving in the military in a non-combat unit provided they have not been alerted for combat duty or are not serving in a hazardous area. Complete Military Personnel Financial Services Disclosure and submit with application. Forms: 200-673 (UHL); 18-673 (UFL).

STRANGER-OWNED LIFE INSURANCE (STOLI):

Applications will not be accepted for which any agreement or understanding exists that provides for any party to obtain an interest in any policy issued on the Proposed Insured who does not have an insurable interest in the life of the Proposed Insured.**

**Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.*

***State variations may apply.*

APP SUBMISSION TIPS

COVER MEMO:

- Legibly complete **all** sections, including:
 - Agent information.
 - How app was taken.
 - If the policy is to be delivered to the Agent or Policyowner.

APPLICATION:

- Legibly complete all sections.
- Do not leave anything blank.
- Clearly check answer boxes.
- Clearly note product applied for, face amount, payment mode, and premium amount.
- Required signatures include Proposed Insured, Policyowner (if different), and Agent.
- Basic Eligibility Requirement: Proposed Insured required to have mental capacity to answer the application questions, sign the application, have an attending physician, must have been seen within the past three years and to list physician's name and contact information on the application.

PREMIUM:

- Premiums may be paid via check, bank draft, or money order. **Cash is not accepted.**
- For bank drafts, must include a completed, signed EFT authorization form with bank name, routing and account numbers for the Home Office to draft premiums.

APPLICATION RECEIPT/ FAIR CREDIT REPORTING ACT:

- Completed, signed application receipt is required if premium is collected.
- The Fair Credit Reporting Act/MIB Notice must be provided to the Proposed Insured at the time the application is taken.

MALE/FEMALE BUILD CHART FOR SIMPLIFIED ISSUE WHOLE LIFE:

Weight Cannot Exceed The Following:				
Height	Provider	El Premier	El Deluxe	EIWL
5'0"	190 lbs	210 lbs	240 lbs	For Proposed Insureds outside these ranges, use EIWL graded benefit plan.
5'4"	215 lbs	240 lbs	270 lbs	
5'8"	245 lbs	270 lbs	305 lbs	
6'0"	275 lbs	305 lbs	340 lbs	
6'4"	305 lbs	340 lbs	385 lbs	

PROVIDER WHOLE LIFE UNDERWRITING*

**For Provider Whole Life, a Personal History Interview is required.
It will be ordered by the Home Office once the application is received in the Home Office.**

PREFERRED UNDERWRITING CRITERIA (ONLY FOR PROVIDER WHOLE LIFE):

- Standard risks only – no ratable conditions.
- Must have current MD and adequate health care.
- No current or past treatment for high cholesterol or high blood pressure.
- No history of mental illness or depression in past 10 years
- No bankruptcy in past 10 years.
- No felony or misdemeanor convictions in past 10 years.
- No family history of death of a parent or sibling from Cardiovascular Disease or Cancer prior to age 60.
- Must have valid driver’s license. No more than two moving violations in past three years. No DUI in past five years.
- No excessive use of alcohol, history of alcohol abuse or treatment.
- Not an active member of the military.
- Must have legally resided in US for the past three years.
- Must be employable on a full-time basis; cannot be receiving any form of disability compensation.
- Aviation: No participation as a pilot or crew member in the past two years.
- No ratable avocation (i.e., racing, scuba diving, mountain climbing, rodeo, sky-diving).

PREFERRED CRITERIA AGES 66-80 (ONLY FOR PROVIDER WHOLE LIFE):

Previously listed criteria plus all of the following:

- No history of fractures or falls in past 10 years.
- Must be able to perform Activities of Daily Living (ADL) – feeding, bathing, dressing, taking own medications, toileting, transferring with no mobility problems or no artificial assistance for mobility, and no functional mobility deficits such as telephone use, shopping, housekeeping, and yard work.
- Must answer an additional set of supplemental health questions during the PHI.

SUPPLEMENTAL HEALTH QUESTIONS FOR AGES 66-80

(ONLY FOR PROVIDER WHOLE LIFE):

All preferred underwriting criteria must be met along with a total of five (5) points from answers to the following questions. Each “yes” answer is 1 point. Questions will be asked by interviewer during PHI.

- Does the Proposed Insured exercise a minimum of two days per week, for a total of one hour per week?
- Does Proposed Insured have a valid driver’s license, and still drive?
- Is the Proposed Insured currently employed for a minimum of 10 hours per week?
- Does the Proposed Insured currently volunteer for a minimum of two hours per week?
- Does the Proposed Insured live with a spouse or roommate, or have pet ownership?
- Does the Proposed Insured participate in recreational travel, hobbies, or sports?
- Does the Proposed Insured handle all financial transactions independently without requiring outside assistance to pay bills and perform normal banking transactions?

PREFERRED MALE/FEMALE BUILD CHART FOR PROVIDER WHOLE LIFE:

Height	Weight	Height	Weight
4’10”	149 lbs	5’10”	214 lbs
4’11”	154 lbs	5’11”	220 lbs
5’0”	161 lbs	6’0”	226 lbs
5’1”	165 lbs	6’1”	233 lbs
5’2”	171 lbs	6’2”	239 lbs
5’3”	177 lbs	6’3”	246 lbs
5’4”	181 lbs	6’4”	252 lbs
5’5”	186 lbs	6’5”	258 lbs
5’6”	192 lbs	6’6”	265 lbs
5’7”	197 lbs	6’7”	273 lbs
5’8”	203 lbs	6’8”	279 lbs
5’9”	209 lbs	6’9”	286 lbs

* Subject to underwriting criteria, approval, and eligibility requirements. Exclusions and limitations may apply.

UHL/UFFL OPPORTUNITY

WHY UHL/UFFL?

- **Three decades** in the simplified issue market
- **Quick** issue
- **Initial premium** can be **drafted**
- Annualized 1st-year commissions **paid daily**
- **Fully commissionable policy fees**
- Incentive trips
- Marketing materials for use with consumers
- Experienced underwriters
- Apps can be taken over the phone
- **eApp with point of sale decisioning available for final expense products**

ON THE AGENT PORTAL - 24/7:

- Launch final expense eApp
- Track app status
- Download applications, forms, and marketing materials
- Online quoting engine
- Track Performance Metrics - persistency/placement, production, trip status, debit balance
- View daily commission activity and monthly commission statements
- Download reports for agents in your hierarchy
- If applicable, send contracts to prospective agents
- Update your contact information



app SUBMISSION

MAIL TO:

United Home Life Ins Co.
Attn: New Business
PO Box 7192
Indianapolis, IN 46207-7192

OVERNIGHT:

United Home Life Ins Co.
Attn: New Business
225 South East Street
Indianapolis, IN 46202

FAX TO:

317-692-7711

APS GUIDELINES/PROCEDURES

If, after review of the application and underwriting requirements, the underwriter needs an Attending Physician Statement in order to make a determination of eligibility for our life insurance products, we will let the Agent know. The underwriter will advise the name of the physician and the time frame that records are needed.

The Agent's client would then **request the APS** from their physician, and the **cost would be at the client's expense.**

NOTE: We will *only* accept an APS via fax directly from the provider's office or in an envelope sealed by the provider if sent by USPS or overnight mail. The fax number to which an APS should be sent is 317-692-7636.



United Home Life Insurance Company (NAIC #69922) | United Farm Family Life Insurance Company (NAIC #69892)
225 South East Street | Indianapolis, Indiana 46202

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