

# United Home Life Quick Product Reference

<u>Product Type:</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>	<u>TERM</u>
<b>Product Name:</b>	Express Issue Term Plus	Premier 20**	Express Issue Term 30	Premier 30**
<b>Description:</b>	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
<b>Minimum Face Amount:</b>	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
<b>Maximum Face Amount:</b>	<b>\$100,000</b> \$150,000 w/ proof of Mortgage (age:18-45)	<b>\$100,000</b> \$150,000 w/ proof of Mortgage (age:18-45)	<b>\$100,000</b> \$150,000 w/ proof of Mortgage (age:18-45)	<b>\$100,000</b> \$150,000 w/ proof of Mortgage (age:18-45)
<b>Issue Ages (Age Nearest Birthday):</b>	18-60	18-60	18-55	18-50
<b>Policy Fee:</b>	\$75.00 (commissionable)	\$75.00 (commissionable)	\$75.00 (commissionable)	\$75.00 (commissionable)
<b>Underwriting Categories</b>	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco
<b>Available Riders:</b>	- 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 **
<b>Faxable App.</b>	YES	YES	YES	YES
<b>Modal Factors</b>	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
<b>Special Features</b>	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs FREE \$5,000 Child Rider w/ \$100,000 face amount	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs FREE \$5,000 Child Rider w/ \$100,000 face amount	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs FREE \$5,000 Child Rider w/ \$100,000 face amount	-4 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs FREE \$5,000 Child Rider w/ \$100,000 face amount

\*\*Not available in some states.

## UHL WEIGHT CHART

### *Male and Female*

Height	Weight cannot exceed the following on all plans except the Express Issue Deluxe and Express Issue Whole Life:	Weight cannot exceed the following on Express Issue Deluxe:
5'0	210 lbs.	240 lbs.
5'4"	240 lbs.	270 lbs.
5'8"	270 lbs.	305 lbs.
6'0"	305 lbs.	340 lbs.
6'4"	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 the agent did not meet with them in person when the application was taken.

# United Home Life Quick Product Reference

<u>Product Type:</u>	<u>WHOLE LIFE</u>	<u>WHOLE LIFE</u>	<u>WHOLE LIFE</u>		<u>ACCIDENTAL DEATH</u>
<b>Product Name:</b>	Express Issue Whole Life**	Express Issue Deluxe	Express Issue Premier		Accidental Death Benefit Coverage
<b>Description:</b>	Non-Med.; Graded Benefit; Endows at age 100	Non-Med.; Endows at age 121	Non-Med.; Endows at age 121		AD Benefit 20 yr. Level Term
<b>Minimum Face Amount:</b>	\$2,000 Face Amount	\$5,000 Face Amount	\$5,000 Face Amount		\$50,000 (3 Options: 50K, 75K, 100K)
<b>Maximum Face Amount:</b>	\$50,000	\$50,000	\$100,000 ages 20-60 \$50,000 ages 61-80		<b>\$100,000</b> (3 Options: 50K, 75K, 100K)
<b>Issue Ages (Age Nearest Birthday):</b>	25-80 / 45-80 (CA)	20-80	20-80		18-60
<b>Policy Fee:</b>	\$50.00 (Commissionable)	\$50.00 (Commissionable)	\$50.00 (Commissionable)		None
<b>Underwriting Categories</b>	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco		Guaranteed issue except for hazardous avocations and DUI's
<b>Available Riders:</b>	Full death benefit paid in 1 <sup>st</sup> 2 yrs if accidental death occurs	- Accidental Death - min 10K - Child Rider	- Accidental Death - min 10K - Child Rider		Accidental Death is the "rider" attached to a small whole life product; AD has ROP feature at end of 20th yr.
<b>Faxable App.</b>	YES	YES	YES		YES
<b>Modal Factors</b>	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
<b>Special Features</b>	-3 health questions -Non-Med. -Virtually Guaranteed Issue -Graded death benefit: Year 1: R.O.P. + 12% Year 2: R.O.P. +24% Year 3: Full death benefit	-6 health questions -8 tables issued standard - Non-Med. - Simplified Issue -Random PHIs -Immediate death benefit	-9 health questions -4 tables issued standard - Non-Med. - Simplified Issue -Random PHIs -Immediate death benefit		-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. 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.**