

*Introducing*

# *The Total Protection Series*

*Three policies that cover the complete underwriting spectrum from  
Virtually guaranteed issue\* to simplified issue.*

## **\*Express Issue Whole Life**

**(200-376 9-02); (200-376 9-03(LA)); (200-376 12-03(MS))**

- Guar. Issue with the only reason for decline if proposed insured is terminally ill, confined to a facility or diagnosed as having AIDS, HIV or any other immunological disorder.
- Ages 25 to 80 up to \$50,000  
(CA: 45-80).
- Guaranteed cash values.
- Graded death benefit in first 2 years:
  - ◆ 1<sup>st</sup> year: return of premium plus 12%
  - ◆ 2<sup>nd</sup> year: return of premium plus 24%
- ADB included in first 2 years (full death benefit for accidental death)

## **Express Issue WL Deluxe**

**(200-466 10-04)**

- Simplified Issue - 6 health questions.
- Ages 20-80, maximum face \$50,000.
- Guaranteed cash values.
- Immediate death benefit.
- Accidental Death rider available.

## **Express Issue WL Premier**

**(200-466 10-04)**

- Simplified Issue - expanded medical questions.
- Ages 20 to 60 up to \$100,000.
- Ages 61 to 80 up to \$50,000.
- Guaranteed cash values.
- Immediate death benefit.
- Accidental Death rider available.

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