

GUARANTEED ISSUE WHOLE LIFE INSURANCE

AGENTS GUIDE TO SELLING THIS PRODUCT



**United
Farm Family**
Life Insurance Company



www.unitedhomelife.com
800-428-3001

GUARANTEED ISSUE WHOLE LIFE INSURANCE

Key Features:

- ***Guaranteed Issue!***
 - No Health Questions! No Medical Exams! No Physical Examinations! Simple Application!
- ***Graded Death Benefit during the first 3 Policy Years***
 - Policy Year 1: Benefit payable equals refund of premium plus 6% interest
 - Policy Year 2: Benefit payable equals refund of premium plus 12% interest
 - Policy Year 3: Benefit payable equals refund of premium plus 18% interest
 - Full Death Benefit payable if death occurs due to accidental causes during the first three policy years
- ***Coverage amounts from \$5,000 to \$10,000***
- ***Issue Ages 45 to 75 [Issue age based on age nearest birthday]***
- ***Level, Affordable, Guaranteed Premiums***
- ***Commission Chargeback Policy***
 - The death of the Insured during the first year following policy issue results in a 100% commission chargeback.
 - The death of the Insured during the second year following policy issue results in a 50% commission chargeback.
- ***Agent Application Guidelines***
 - The application must be completed with the Proposed Insured present; no power of attorney applications accepted.
 - The Proposed Insured must not be confined to a hospital, hospice, nursing home, convalescent home or does not require home health care.
 - The Proposed Insured must not be HIV positive or have AIDS, and must not have been diagnosed with any illness that would reasonably be expected to cause death within 24 months.
 - The agent must have no knowledge of intravenous drug abuse by the Proposed Insured.
 - GIWL sales can be no more than 25% of an agent's total production. An agent must place 3 non-Guaranteed Issue policies (excluding Accidental Death Protector), for every 1 GIWL application written.
- ***Your Company of Choice for Guaranteed Issue Sales***
 - Initial Premium may be drafted!
 - Commissions are paid daily!
 - Full Incentive Trip Qualification Credit!
 - Client brochures are available
 - Downloadable applications, forms, and marketing brochures
 - Website quoting engine for accurate, fast, and easy premium quotes

Plan and benefits may not be available in all states. Issue ages may vary by state. Exclusions and limitations may apply.

**Guaranteed Issue Whole Life Premiums
(Age Nearest Birthday)**

MALE

Non-Tobacco

Tobacco

Issue Age (nearest birthday)	Annual Rate per \$1000 Face*	Pre-Calculated Monthly Bank Draft						Annual Rate per \$1000 Face	Pre-Calculated Monthly Bank Draft					
		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000		\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
		Face	Face	Face	Face	Face	Face		Face	Face	Face	Face	Face	Face
45	62.03	33.49	39.26	45.03	50.80	56.57	62.34	70.04	37.22	43.73	50.24	56.76	63.28	69.79
46	63.82	34.33	40.26	46.19	52.13	58.07	64.00	72.54	38.38	45.13	51.87	58.62	65.37	72.11
47	65.68	35.19	41.30	47.41	53.52	59.63	65.73	75.15	39.59	46.58	53.57	60.56	67.55	74.54
48	67.59	36.08	42.36	48.65	54.94	61.23	67.51	77.87	40.86	48.10	55.34	62.59	69.83	77.07
49	69.55	36.99	43.46	49.93	56.40	62.87	69.33	80.71	42.18	49.68	57.19	64.70	72.21	79.71
50	71.59	37.94	44.60	51.25	57.91	64.57	71.23	83.65	43.55	51.32	59.10	66.89	74.67	82.44
51	73.69	38.92	45.77	52.62	59.48	66.33	73.18	86.72	44.97	53.04	61.10	69.17	77.24	85.30
52	75.84	39.92	46.97	54.02	61.07	68.13	75.18	89.90	46.45	54.81	63.17	71.54	79.90	88.26
53	78.07	40.95	48.21	55.47	62.73	70.00	77.26	93.22	48.00	56.66	65.33	74.01	82.68	91.34
54	80.37	42.02	49.49	56.97	64.45	71.92	79.39	96.67	49.60	58.59	67.58	76.57	85.57	94.55
55	83.20	43.34	51.07	58.81	66.55	74.29	82.03	100.91	51.57	60.96	70.34	79.73	89.12	98.50
56	86.28	44.77	52.79	60.82	68.84	76.87	84.89	105.50	53.71	63.52	73.33	83.14	92.96	102.77
57	89.50	46.27	54.59	62.91	71.24	79.57	87.89	110.33	55.95	66.21	76.47	86.74	97.00	107.26
58	92.86	47.83	56.46	65.10	73.74	82.38	91.01	115.45	58.33	69.07	79.81	90.54	101.29	112.02
59	96.38	49.47	58.43	67.39	76.36	85.32	94.28	120.85	60.85	72.08	83.32	94.56	105.81	117.04
60	100.08	51.19	60.49	69.80	79.11	88.42	97.72	126.58	63.51	75.28	87.05	98.83	110.60	122.37
61	103.96	52.99	62.66	72.33	82.00	91.67	101.33	132.66	66.34	78.67	91.01	103.35	115.69	128.02
62	108.02	54.88	64.92	74.97	85.02	95.07	105.11	139.07	69.32	82.25	95.18	108.12	121.06	133.99
63	112.30	56.87	67.31	77.76	88.20	98.65	109.09	145.88	72.48	86.05	99.62	113.18	126.76	140.32
64	116.77	58.95	69.81	80.67	91.53	102.39	113.25	153.07	75.83	90.06	104.30	118.53	132.77	147.01
65	121.46	61.13	72.42	83.72	95.02	106.32	117.61	160.70	79.38	94.32	109.26	124.21	139.16	154.10
66	127.62	63.99	75.86	87.73	99.60	111.47	123.34	169.59	83.51	99.28	115.05	130.82	146.60	162.37
67	133.40	66.68	79.09	91.49	103.90	116.31	128.71	177.90	87.37	103.92	120.46	137.01	153.56	170.10
68	139.55	69.54	82.52	95.50	108.48	121.46	134.43	186.78	91.50	108.87	126.24	143.61	160.99	178.36
69	146.10	72.59	86.17	99.76	113.35	126.94	140.52	196.24	95.90	114.15	132.40	150.65	168.91	187.15
70	153.05	75.82	90.05	104.28	118.52	132.76	146.99	206.33	100.59	119.78	138.97	158.16	177.35	196.54
71	160.43	79.25	94.17	109.09	124.01	138.93	153.85	217.04	105.57	125.76	145.94	166.13	186.32	206.50
72	168.23	82.88	98.52	114.17	129.81	145.46	161.10	228.39	110.85	132.09	153.33	174.57	195.82	217.05
73	176.42	86.69	103.09	119.50	135.91	152.32	168.72	240.33	116.40	138.75	161.10	183.46	205.81	228.16
74	185.01	90.68	107.88	125.09	142.30	159.51	176.71	252.87	122.23	145.75	169.27	192.79	216.31	239.82
75	194.00	94.86	112.90	130.94	148.99	167.03	185.07	266.02	128.35	153.09	177.83	202.57	227.31	252.05

*Add \$50 Annual Policy Fee

Plan and benefits may not be available in all states. Issue ages may vary by state. Exclusions and limitations may apply.

**Premium Calculation Example - Male, NT,
Age 65, \$5,000 Face, Monthly Bank Draft**

Step 1

Multiply Annual Premium Rate per \$1,000 times number of thousands of coverage:
\$121.46 x 5 = \$607.30

Step 2

Add \$50 commissionable policy fee to the results in Step 1:
\$607.30 + \$50 = \$657.30

Step 3

Multiply the result of Step 2 by the modal factor:
\$657.30 x .093 = \$61.13

Modal Factors

Annual	1.000
Semi-Annual	0.270
Quarterly	0.530
Bank Draft	0.093

**Guaranteed Issue Whole Life Premiums
(Age Nearest Birthday)**

FEMALE

Non-Tobacco

Tobacco

Issue Age (nearest birthday)	Annual Rate per \$1000 Face*	Pre-Calculated Monthly Bank Draft						Annual Rate per \$1000 Face	Pre-Calculated Monthly Bank Draft					
		\$5,000 Face	\$6,000 Face	\$7,000 Face	\$8,000 Face	\$9,000 Face	\$10,000 Face		\$5,000 Face	\$6,000 Face	\$7,000 Face	\$8,000 Face	\$9,000 Face	\$10,000 Face
45	56.69	31.01	36.28	41.55	46.83	52.10	57.37	63.36	34.11	40.00	45.90	51.79	57.69	63.57
46	58.17	31.70	37.11	42.52	47.93	53.34	58.75	65.42	35.07	41.15	47.24	53.32	59.41	65.49
47	59.69	32.41	37.96	43.51	49.06	54.61	60.16	67.53	36.05	42.33	48.61	54.89	61.18	67.45
48	61.25	33.13	38.83	44.52	50.22	55.92	61.61	69.72	37.07	43.55	50.04	56.52	63.01	69.49
49	62.86	33.88	39.72	45.57	51.42	57.27	63.11	71.99	38.13	44.82	51.51	58.21	64.91	71.60
50	64.50	34.64	40.64	46.64	52.64	58.64	64.64	74.34	39.22	46.13	53.04	59.96	66.88	73.79
51	66.19	35.43	41.58	47.74	53.90	60.05	66.21	76.78	40.35	47.49	54.63	61.77	68.92	76.06
52	67.92	36.23	42.55	48.86	55.18	61.50	67.82	79.30	41.52	48.90	56.27	63.65	71.03	78.40
53	69.70	37.06	43.54	50.02	56.51	62.99	69.47	81.92	42.74	50.36	57.98	65.60	73.22	80.84
54	71.53	37.91	44.56	51.21	57.87	64.52	71.17	84.62	44.00	51.87	59.74	67.61	75.48	83.35
55	73.77	38.95	45.81	52.67	59.53	66.40	73.26	87.93	45.54	53.71	61.89	70.07	78.25	86.42
56	76.21	40.09	47.17	54.26	61.35	68.44	75.53	91.52	47.21	55.72	64.23	72.74	81.26	89.76
57	78.74	41.26	48.59	55.91	63.23	70.56	77.88	95.28	48.96	57.81	66.68	75.54	84.40	93.26
58	81.39	42.50	50.06	57.63	65.20	72.78	80.34	99.25	50.80	60.03	69.26	78.49	87.73	96.95
59	84.13	43.77	51.59	59.42	67.24	75.07	82.89	103.41	52.74	62.35	71.97	81.59	91.21	100.82
60	87.01	45.11	53.20	61.29	69.39	77.48	85.57	107.80	54.78	64.80	74.83	84.85	94.88	104.90
61	90.02	46.51	54.88	63.25	71.62	80.00	88.37	112.43	56.93	67.38	77.84	88.30	98.76	109.21
62	93.14	47.96	56.62	65.28	73.95	82.61	91.27	117.30	59.19	70.10	81.01	91.92	102.83	113.74
63	96.40	49.48	58.44	67.40	76.37	85.34	94.30	122.44	61.58	72.97	84.36	95.75	107.14	118.52
64	100.30	51.29	60.62	69.94	79.27	88.60	97.93	128.57	64.44	76.39	88.35	100.31	112.27	124.22
65	103.36	52.71	62.32	71.94	81.55	91.17	100.77	133.53	66.74	79.16	91.58	104.00	116.42	128.83
66	107.71	54.74	64.75	74.77	84.79	94.81	104.82	139.72	69.62	82.61	95.61	108.60	121.60	134.59
67	111.72	56.60	66.99	77.38	87.77	98.16	108.55	145.37	72.25	85.76	99.28	112.81	126.33	139.84
68	115.95	58.57	69.35	80.13	90.92	101.70	112.48	151.37	75.04	89.11	103.19	117.27	131.35	145.42
69	120.42	60.65	71.84	83.04	94.24	105.45	116.64	157.74	78.00	92.67	107.34	122.01	136.68	151.35
70	125.15	62.84	74.48	86.12	97.76	109.40	121.04	164.48	81.13	96.43	111.72	127.02	142.32	157.62
71	130.14	65.17	77.27	89.37	101.47	113.58	125.68	171.60	84.44	100.40	116.36	132.32	148.28	164.24
72	135.36	67.59	80.18	92.77	105.36	117.95	130.53	179.09	87.93	104.58	121.24	137.89	154.55	171.20
73	140.82	70.13	83.23	96.32	109.42	122.52	135.61	186.94	91.58	108.96	126.35	143.73	161.12	178.50
74	146.50	72.77	86.40	100.02	113.65	127.27	140.90	195.10	95.37	113.51	131.66	149.80	167.95	186.09
75	152.42	75.53	89.70	103.87	118.05	132.23	146.40	203.61	99.33	118.26	137.20	156.14	175.08	194.01

*Add \$50 Annual Policy Fee

Plan and benefits may not be available in all states. Issue ages may vary by state. Exclusions and limitations may apply.

**Premium Calculation Example - Female, NT,
Age 65, \$5,000 Face , Monthly Bank Draft**

Step 1

Multiply Annual Premium Rate per \$1,000 times number of thousands of coverage:
\$103.36 x 5 = \$516.80

Step 2

Add \$50 commissionable policy fee to the results in Step 1:
\$516.80 + \$50 = \$566.80

Step 3

Multiply the result of Step 2 by the modal factor:
\$566.80 x .093 = \$52.71

Modal Factors

Annual	1.000
Semi-Annual	0.270
Quarterly	0.530
Bank Draft	0.093



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