
Changes Effective June 15th:
Regarding United Home Life's
Express Issue Whole Life Graded Benefit Policy



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The Total Protection Series III remains one of the most *complete* and *competitively* priced portfolios available for sale in the Senior Market.

***Thank you for your business and
thank you for representing
United Home Life!***

To maintain our competitive rate position in the final expense marketplace, United Home Life is making the following changes to the Express Issue Whole Life policy (graded/modified benefit), effective with applications submitted on or after **6/15/09**.

1. The maximum face amount available on the EIWL is being **reduced** from \$50,000 to \$25,000. Only a small percentage of our sales on the EIWL are above \$25,000. Therefore this change has minimal effect. Most importantly, this will enable UHL to continue to provide your customers with one of the most competitively priced products available.

2. UHL will now require a **Personal History Interview** on the EIWL (just like we do on the Deluxe and the Premier). Again this is to maintain our competitive pricing. The **"Know before You Go"** (Point of Sale PHI and Underwriting review) process introduced in March 2009 has been exceedingly positive. In fact, many agents are already using this process on the EIWL to avoid the random outbound PHI currently required on the EIWL.

Reminder--These changes only affect the EIWL. The Deluxe and Premier are still available for sale for face amounts through \$50,000 (\$100,000 through age 60 on the Premier). Both plans already require a mandatory PHI. This makes the underwriting process consistent on all plans in the Total Protection Series III.