



March 1, 2008



**MORTGAGE
CERTIFICATION
NO LONGER
REQUIRED ON
TERM POLICIES!**

EFFECTIVE IMMEDIATELY:

**UNITED HOME LIFE WILL NO LONGER
REQUIRE MORTGAGE CERTIFICATION ON
TERM POLICIES IN EXCESS OF \$100,000.**

New Guidelines:

Age	Maximum Face	A Personal History Interview will be completed for each case above \$100,000. For amounts \$100,000 and below, random Personal History Interviews will be completed.
18-45	\$200,000	
46-55	\$150,000	
56-60	\$100,000	

A PHI can be completed at point-of-sale by calling **1-877-801-9496** (Mon – Fri, 8:30am to 8:30pm EST). Calls last approximately 10-12 minutes. Inform the interviewer that the company is United Home Life and the plan of insurance is term. Once completed, please indicate on the New Business Cover Memo that the PHI has been done.

Call UHL Marketing with any questions:
800-428-3001 (x-7724)