

Total Protection III Whole Life Insurance

AGENTS GUIDE TO SELLING THIS PRODUCT



Taking care of life
before you go



www.unitedhomelife.com
800.428.3001

Total Protection III Whole Life Insurance

Total Protection III is a Whole Life portfolio that combines **three distinct products in one, easy-to-use application.**

Key Features

- Simplified application with a limited number of health questions
- No routine medical exams, blood work, urine testing or physician's statements
- High Commissions
- Level, guaranteed premiums



Express Issue Whole Life (Graded Benefit Whole Life Insurance)

- Ideal for clients with significant health issues – up to table 16. Previously declined applicants considered.
- Graded death benefit during the first two years:
 - Policy Year 1: Benefit payable equals refund of premium plus 12% interest*
 - Policy Year 2: Benefit payable equals refund of premium plus 24% interest*
 - Policy Year 3: Full death benefit payable
- Full death benefit is payable if death occurs due to accidental causes during the first two policy years
- Free identity theft benefit – premiums waived for three months
- Free extended hospital stay (20 consecutive days) – premiums waived for three months
- Free Common Carrier Accidental Death Benefit – death benefit payable is doubled if death is due to an accident while riding on public transportation.
- Issue ages 25 to 80 (45 to 80 in California)
- Coverage amounts from \$2,000 to \$25,000

Base plan and benefits may not be available in all states.

*In AR, KS, NV and PA: death benefit is 30% of initial death benefit in year 1, 60% of initial death benefit in year 2.

Express Issue Deluxe (Immediate Death Benefit Whole Life Insurance)

- Standard issue through Table 8 – ideal for clients with insulin dependent diabetes
- Full and immediate death benefit from first day of policy issue
- Issue ages 20 to 80
- Coverage amounts from \$5,000 to \$50,000
- Child Rider and Accidental Death Benefit available

Express Issue Premier (Immediate Death Benefit Whole Life Insurance)

- Standard issue through Table 4 – ideal for clients with minor health issues
- Full and immediate death benefit from first day of policy issue
- Issue ages 20 to 80
- Coverage amounts from \$5,000 to \$100,000 through issue age 60; \$50,000 for issue ages 61 to 80
- Child Rider and Accident Death Benefit Rider available

Base plan and benefits may not be available in all states.



Who is in my target market?

The Total Protection III is a good fit for a number of hard to place adults.

For the EIWL Graded Benefit product:

- Clients who have previously been declined for coverage with another carrier may be considered – only a one year look-back on cancer, heart attack/surgery, stroke, and drug abuse.
- Young, hard to place clients – we'll issue down to age 25 in all states except California.
- Clients who are overweight or have significant health issues

For all three products:

- Older clients who desire coverage for final expenses and who don't want to go through the hassles of full underwriting.

Total Protection III Whole Life Insurance

“Know Before You Go” Application Process

The Total Protection III “Know Before You Go” application is a process that qualifies your client at the point of sale. You simply call into our toll free line with your client. After a phone interview, you will know whether or not the client meets underwriting criteria before you submit the application.



Personal History Interviews

We require Personal History Interviews on all Applicants applying for Total Protection Series III EIWL, Deluxe and Premier plans, *regardless* of face amount. You have two options to accomplish these PHIs:

Option 1: (preferred option) Know Before You Go:

You, the agent, initiate a point-of-sale (POS) interview.

- Call **866-333-6557**
- Tell the operator this interview is for UHL and the Total Protection Series EIWL (graded benefit), Deluxe or Premier plan. Be specific as to which product you want so that only the plan-specific questions will be asked.
- Hand the phone to your client.
- After the interview, take back the phone and listen to the interviewer's instructions.

During the call, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office.

Option 2: UHL will order the PHI after you've completed the application with your client. Please indicate on the application's **New Business Memo** cover page, the best time to reach your client; and check the box to tell us you *did not* complete a POS PHI with your client.



www.unitedhomelife.com

Tools on the Web

We provide online support at our web site:
www.unitedhomelife.com

Contracted agents are given a username and password to access numerous tools on the website 24/7

- Downloadable applications, forms and marketing brochures
- Application status
- Ad templates
- Daily Commission payments and historical monthly commission statements
- Hierarchy details
- Quoting engine

Your Company of Choice

- Quick underwriting process – policy issued in five days or less when application is fully and accurately completed
- Deal direct with our Home Office
- Simple “yes–no” applications
- Faxed applications accepted
- Online applications, forms, commission statements, pending information, marketing materials, quoting engine, etc...
- Incentive trip
- Draft initial premium
- Annualized commissions paid daily
- Point-of-Sale Telephone Interviews – “Know Before You Go” application
- No product mix requirement

Total Protection III Whole Life Insurance

Marketing Materials

Sales brochures help you to talk through the product on the first visit.

Product folders organize key collateral material, including the application.

Letter templates help you communicate effectively with clients.

Ad templates

To order materials

Call UHL direct at 800.428.3001 (extension 7724)

Specify the *Total Protection III* marketing packet

Online orders can be placed at

www.unitedhomelife.com



www.unitedhomelife.com
800.428.3001

Express Issue Whole Life Graded Benefit

Modal Factors & Policy Fees for all Plans

Semi-Annual = .53
Quarterly = .27
Monthly/PAC = .093

Policy fee \$50 per year

Unless otherwise noted on the application, the initial premium will be drafted upon receipt of the application. Policies on PAC mode are drawn monthly on or about the premium due date, but no later than the thirtieth of the month. UHL will bill quarterly, semi-annual and annual premium modes. Minimum modal premium accepted is \$20 unless on bank draft.

Premium Calculation Examples

(Additional benefits not available on EIWL)

Accidental Death Benefit

Age 20-32 \$1.25/ thousand
Age 33-45 \$1.50/ thousand
Age 46-56 \$1.75/ thousand
Age 57-60 \$2.00/ thousand

Premiums for Child Rider

Premium is a level \$25.00 per year for each unit of \$5,000 coverage.

Premium Calculation Examples

Example 1: *Express Issue Whole Life*

Male NT; Age 50; Face amount = \$25,000

Step 1

- Multiply rate per thousand times number of thousands of coverage:
 $\$38.59 \times 25 = \964.75

Step 2

- Add \$50 commissionable policy fee to results of Step 1
 $\$964.75 + \$50 = \$1,014.75$

Step 3

- Multiply results of Step 2 by modal factor desired

Example 2: *Express Issue Premier*

Female T; Age 60; Face Amount = \$75,000

Accidental Death Benefit; \$5,000 Child Rider

Step 1

- Add rate per thousand + Accidental Death Benefit rate:
 $\$55.23 + \$2.00 = \$57.23$

Step 2

- Multiply results of Step 1 times number of thousands of coverage:
 $\$57.23 \times 75 = \$4,292.25$

Step 3

- Add \$25 annual Child Rider premium and \$50 commissionable fee to results of Step 2:
 $\$4,292.25 + \$25 + \$50 = \$4,367.25$

Step 4

- Multiply annual premium by modal factor desired

Rate per \$1,000 of face amount

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
25	32.03	40.04	26.69	33.36
26	32.03	40.04	26.69	33.36
27	32.03	40.04	26.69	33.36
28	32.03	40.04	26.69	33.36
29	32.03	40.04	26.69	33.36
30	32.03	40.04	26.69	33.36
31	32.03	40.04	26.69	33.36
32	32.03	40.04	26.69	33.36
33	32.03	40.04	26.69	33.36
34	32.03	40.04	26.69	33.36
35	32.03	40.04	26.69	33.36
36	32.03	40.04	26.69	33.36
37	32.03	40.04	26.69	33.36
38	32.03	40.04	26.69	33.36
39	32.03	40.04	26.69	33.36
40	32.03	40.04	26.69	33.36
41	32.03	40.04	26.69	33.36
42	32.03	40.04	26.69	33.36
43	32.03	40.04	26.69	33.36
44	32.03	40.04	26.69	33.36
45	32.03	40.04	26.69	33.36
46	33.22	41.94	27.57	34.82
47	34.48	43.95	28.49	36.33
48	35.79	46.07	29.45	37.92
49	37.15	48.31	30.46	39.59
50	38.59	50.65	31.50	41.34
51	40.09	53.12	32.59	43.18
52	41.64	55.70	33.72	45.10
53	43.27	58.42	34.90	47.12
54	44.97	61.27	36.13	49.22
55	47.20	64.91	37.77	51.93
56	49.58	68.80	39.51	54.82
57	52.10	72.93	41.34	57.88
58	54.76	77.35	43.29	61.15
59	57.58	82.05	45.33	64.61
60	60.58	87.08	47.51	68.30
61	63.76	92.46	49.82	72.23
62	67.12	98.17	52.24	76.40
63	70.70	104.28	54.80	80.84
64	74.47	110.77	58.00	86.27
65	78.46	117.70	60.36	90.53
66	83.92	125.89	64.01	96.02
67	89.00	133.50	67.32	100.97
68	94.45	141.68	70.85	106.27
69	100.30	150.44	74.62	111.94
70	106.55	159.83	78.65	117.98
71	113.23	169.84	82.94	124.40
72	120.33	180.49	87.46	131.19
73	127.82	191.73	92.22	138.34
74	135.71	203.57	97.20	145.80
75	144.00	216.02	102.42	153.61
76	151.62	227.42	109.16	163.74
77	159.69	239.52	116.39	174.58
78	168.30	252.44	124.17	186.24
79	177.55	266.34	132.57	198.85
80	187.50	281.24	141.67	212.50

Express Issue Deluxe

Rate per \$1,000 of face amount

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	10.80	15.34	8.55	12.15
21	11.20	15.92	8.90	12.64
22	11.63	16.52	9.28	13.19
23	12.09	17.18	9.70	13.77
24	12.58	17.88	10.09	14.35
25	13.10	18.62	10.54	14.98
26	13.45	19.10	10.90	15.49
27	13.80	19.60	11.29	16.04
28	14.19	20.15	11.69	16.60
29	14.59	20.73	12.11	17.21
30	15.02	21.34	12.56	17.84
31	15.48	21.99	13.02	18.49
32	15.97	22.68	13.52	19.20
33	16.48	23.41	14.04	19.94
34	17.04	24.20	14.58	20.72
35	17.62	25.02	15.17	21.56
36	18.56	26.37	15.94	22.64
37	19.55	27.78	16.75	23.79
38	20.61	29.28	17.60	25.00
39	21.73	30.86	18.51	26.29
40	22.90	32.53	19.42	27.60
41	24.14	34.29	20.42	29.02
42	25.45	36.16	21.45	30.47
43	26.83	38.12	22.55	32.02
44	28.30	40.20	23.67	33.63
45	29.84	42.39	24.87	35.33
46	30.95	44.41	25.70	36.86
47	32.12	46.54	26.55	38.47
48	33.34	48.78	27.45	40.15
49	34.62	51.15	28.38	41.92
50	35.96	53.63	29.35	43.78
51	37.35	56.24	30.37	45.72
52	38.80	58.98	31.42	47.75
53	40.32	61.86	32.52	49.89
54	41.90	64.87	33.66	52.11
55	43.54	68.04	34.84	54.44
56	45.57	71.84	36.31	57.24
57	47.69	75.86	37.84	60.21
58	49.94	80.16	39.49	63.37
59	52.32	84.74	41.20	66.72
60	54.86	89.62	43.03	70.29
61	57.55	94.83	44.97	74.10
62	60.39	100.39	47.01	78.12
63	63.41	106.30	49.16	82.40
64	66.61	112.58	51.88	87.69
65	69.98	119.29	53.83	91.76
66	74.10	124.89	57.23	96.44
67	78.50	130.83	60.86	101.42
68	83.22	137.17	64.76	106.75
69	88.27	143.92	68.96	112.44
70	94.62	152.60	74.20	119.70
71	101.44	161.87	79.87	127.46
72	108.75	171.71	85.98	135.73
73	116.53	182.08	92.50	144.51
74	124.80	192.99	99.43	153.77
75	133.55	204.44	106.86	163.56
76	141.96	217.27	113.56	173.81
77	150.91	230.97	120.72	184.77
78	160.50	245.69	128.41	196.55
79	170.89	261.58	136.71	209.25
80	182.11	278.73	145.69	222.99

Express Issue Premier

Rate per \$1,000 of face amount

Issue Age	Male		Female	
	Nontobacco	Tobacco	Nontobacco	Tobacco
20	8.14	12.71	6.16	9.63
21	8.45	13.20	6.42	10.02
22	8.76	13.69	6.68	10.44
23	9.11	14.23	6.95	10.87
24	9.47	14.81	7.24	11.32
25	9.86	15.41	7.55	11.80
26	10.14	15.84	7.81	12.20
27	10.42	16.28	8.06	12.60
28	10.72	16.75	8.34	13.03
29	11.03	17.24	8.62	13.47
30	11.36	17.75	8.91	13.93
31	11.70	18.28	9.22	14.41
32	12.06	18.83	9.54	14.91
33	12.42	19.41	9.88	15.44
34	12.80	20.00	10.22	15.98
35	13.20	20.62	10.59	16.55
36	13.83	21.61	11.06	17.29
37	14.50	22.66	11.57	18.08
38	15.21	23.76	12.10	18.90
39	15.95	24.92	12.64	19.76
40	16.74	26.15	13.22	20.66
41	17.55	27.43	13.82	21.59
42	18.42	28.79	14.44	22.57
43	19.34	30.23	15.10	23.60
44	20.32	31.75	15.80	24.68
45	21.34	33.35	16.53	25.82
46	22.21	35.05	17.16	27.08
47	23.12	36.85	17.82	28.39
48	24.07	38.74	18.50	29.78
49	25.07	40.74	19.23	31.25
50	26.13	42.87	19.98	32.79
51	27.24	45.11	20.78	34.42
52	28.40	47.48	21.62	36.14
53	29.62	49.97	22.49	37.94
54	30.89	52.60	23.40	39.85
55	32.54	55.93	24.60	42.29
56	34.29	59.47	25.69	44.55
57	36.15	63.26	26.84	46.97
58	38.10	67.28	28.06	49.54
59	40.19	71.60	29.36	52.29
60	42.41	76.20	30.73	55.23
61	44.77	81.14	32.20	58.37
62	47.27	86.42	33.74	61.70
63	49.93	92.06	35.38	65.24
64	52.74	98.07	37.10	68.98
65	55.71	104.45	38.90	72.93
66	60.52	112.07	41.82	77.45
67	65.18	119.24	44.60	81.58
68	70.25	126.96	47.63	86.08
69	75.77	135.31	50.94	90.96
70	81.79	144.33	54.55	96.28
71	89.34	154.04	59.19	102.07
72	97.59	164.46	64.28	108.32
73	106.54	175.63	69.82	115.08
74	116.26	187.52	75.84	122.33
75	126.74	200.10	82.35	130.01
76	137.70	212.92	89.42	138.29
77	146.38	226.35	95.21	147.22
78	155.69	240.78	101.54	157.00
79	165.76	256.35	109.42	169.20
80	176.65	273.16	118.13	182.66