

### **Simplified Issue Term**

Personal History Interviews are required on any term application in excess of \$100,000 of face amount. Random PHIs will be conducted on face amounts of \$100,000 or less. Please provide a valid telephone number where the applicant can be reached on the NEW BUSINESS MEMO and include the best time and place to contact him/her. Also include special needs such as if the applicant has a special language need.

So that your term applications can be processed more quickly and efficiently, we suggest that you initiate a Point-of-sale PHI before you leave the applicant's home, regardless of face amount, by calling **866-333-6557**. Tell the operator this interview is for UHL and the Express Issue Term Plus, Premier 20, Express Issue Term 30 or the Premier 30 and hand the phone to your client.

**Foreign Nationals** - We will accept applicants that are not US Naturalized Citizens provided they are here legally and are here on a permanent basis. They must possess a Social Security Number, a valid Visa or Green Card, and have been in the US for the past 2 years.

**Military Risks** - We will accept applicants that are currently serving in the military in a non-combat unit, provided they have not been alerted for combat duty, or serving in hazardous areas.

**Sample Build Chart** - The following chart is a sample guideline of acceptable build limits for our term and whole life products. For those applicants that fall outside of these ranges, coverage would be acceptable on our Express Issue Whole Life Plan (graded death benefit plan).

#### **\* Male and Females**

| Height | Weight cannot exceed the following on all plans except the Express Issue Deluxe and Express Issue Whole Life: | Weight cannot exceed the following on Express Issue Deluxe: |
|--------|---|---|
| 5'0    | 210 lbs.  | 240 lbs.  |
| 5'4"   | 240 lbs.  | 270 lbs.  |
| 5'8"   | 270 lbs.  | 305 lbs.  |
| 6'0"   | 305 lbs.  | 340 lbs.  |
| 6'4"   | 340 lbs.  | 385 lbs.  |

Should you need help or assistance with the risk selection process, please contact any of our underwriters. If you need to check the status on a pending case, you can access status information at our website at [www.unitedhomelife.com](http://www.unitedhomelife.com) or contact the appropriate Life Pending Representative via phone or fax.

**Telephone: 800-428-3001**  
**Underwriting Fax: 317-692-7636**

#### **Life Pending Inquiries:**

| Applicants last name | Life Pending Representatives                                      |
|----------------------|---|
| A-G                  | Barbara Keister - ext. 7654<br>barbara.keister@unitedhomelife.com |
| H-O                  | Lisa Phillips - ext. 7501<br>lisa.phillips@unitedhomelife.com     |
| P-Z                  | Govan Otero - ext. 7393<br>govan.otero@unitedhomelife.com         |

#### **Life Underwriters:**

| Applicants last name | Life Underwriters   |
|----------------------|---|
| A-E                  | Jerry Blake, Senior Underwriter<br>Ext. 7462<br>jerry.blake@unitedhomelife.com<br>Fax: 317-692-8410           |
| F-K                  | Francine Collier, Senior Underwriter<br>Ext. 7790<br>francine.collier@unitedhomelife.com<br>Fax: 317-692-8411 |
| L-R                  | Barbara Andry, Senior Underwriter<br>Ext. 7564<br>barbara.andry@unitedhomelife.com<br>Fax: 317-692-8412       |
| S-Z                  | Carmen Harton, Senior Underwriter<br>Ext. 7526<br>carmen.harton@unitedhomelife.com<br>Fax: 317-692-8413       |

# Agent's Underwriting Guidelines

## SIMPLIFIED ISSUE PRODUCTS



**United  
Farm Family**  
Life Insurance Company

## United Home Life/United Farm Family Life Agents Guide

We offer a broad selection of simplified issue products including term, whole life and a virtually guaranteed issue product, and since our applications are simplified, we rely on you, as the agent, to properly field underwrite the applicant to determine which product, if any, the applicant can qualify for. Agent integrity is a strong goal of ours and one that we depend on and take very seriously. With simplified issue products we strive to have faster results. This guide has been developed to assist you in the risk selection process.

**New Business Memo** - All applications should be accompanied by a completed New Business Memo. All forms can be downloaded from our website at: [www.unitedhomelife.com](http://www.unitedhomelife.com). This memo should be completed in full and you should indicate how the application was taken, citizenship status, contact information should we need to obtain a personal history interview, and any other special requests. The completed application and New Business Memo can be mailed or faxed directly to our Home Office at:

### Regular Mail:

United Home Life/United Farm Family Life Insurance Company  
P.O. Box 7192  
Indianapolis, IN 46207-7192

### Overnight Mail:

United Home Life/United Farm Family Life Insurance Company  
225 South East Street  
Indianapolis, IN 46202

**New Business Fax Number: 317-692-7711**

**Application** - The application should be fully completed and the applicant and all owners must sign the application. As the writing agent, you are expected to ask the applicant all questions as they are listed on the application and record his or her answers.

**Financial Need** - The insurance being applied for must be tied to a financial economic loss to the beneficiary. If the insurable interest is not clear on the application, please attach a cover letter explaining the need and purpose of the insurance being applied for.

**MIB - Medical Information Bureau** - A basic MIB search will be conducted to the Medical Information Bureau. Any significant findings could result in additional underwriting requirements, or we may contact you to re-question the applicant regarding any needed information.

**HIPAA Authorization** - For United Home Life, a signed HIPAA Authorization (form #200-408) is required on all applications. For CA (form #200-408CA). For United Farm Family Life, (form #18-408). For CA (form #18-408CA).

**No Substandard Ratings** - There are no substandard ratings allowed. The applicant either qualifies or will be declined.

**Non-Tobacco Rate** - To qualify for our Non-Tobacco rate the applicant must not have used any nicotine products in any form for the past 12 months.

**Effective Date** - The effective date for coverage will be the date that the company issues the policy provided the first premium has been paid. There is no temporary or conditional insurance provided with any of our products.

**Child Rider** - Children of the insured, including legally adopted children, and stepchildren who are under age 19 can be considered for this benefit. Grandchildren are not eligible for this benefit.

**Examinations** - No routine medical examinations or lab testing is required.\*\*

We do reserve the right in rare instances to request a medical examination or lab testing due to an applicant's medical history or build. If any examination, urinalysis or blood testing is needed you will be notified by our underwriter as to the specific requirements needed.

(If an examination is required we will also need a urine specimen to be sent by the examiner to our approved laboratory.)

\*\*Any agent purchasing any life insurance on his or her own life will be required to have a medical examination and urinalysis.

Please Note: In the states of ND and WI, we require oral fluid/HIV testing collected by a paramed.

### Approved Examination Company:

- Portamedic

### Approved Laboratory:

- Heritage Lab

**Attending Physicians Statement** - We may request an attending physicians statement should the applicant's medical history or MIB history warrant it in order to determine applicants insurability. We would appreciate your assistance in the follow up process so that we can obtain the medical records in a timely manner. We will only accept medical records provided by the physician or medical provider in a sealed envelope or faxed directly from the medical provider's office.

**Personal History Interview** - We conduct mandatory PHIs on some products, and random PHIs on others, as described below. Please note that for *all* products, a PHI will be conducted on all applicants if the agent did not meet with them in person when the application was taken. The interview must be completed by the applicant with no assistance from others. The interview takes on average between 10-15 minutes and the questions are similar to the questions that they have been asked on our application.

### Final Expense Whole Life (Total Protection Series III)

We require Personal History Interviews on all Applicants applying for Total Protection Series III EIWL, Deluxe and Premier plans, regardless of face amount. Please provide a valid telephone number where the applicant can be reached on the NEW BUSINESS MEMO and include the best time and place to contact him/her. Also include special needs such as if the applicant has a special language need. 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 from your client's home by calling **866-333-6557**. Tell the operator this interview is for UHL and the Total Protection Series EIWL (graded benefit), Deluxe or Premier plan and hand the phone to your client. **Be specific as to which product you want so that only the plan specific questions will be asked.** 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:** If you want UHL/UFL to order the PHI after you've completed the application with your client, 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.