

# Our Protector AD Accidental Death Benefit Plan Covers More Than Just The Butcher, The Baker, And The Candlestick-Maker.



| Acceptable Occupations Include:  |  |
|--|--|
| Coal Miners (surface workers; no explosives)   | Insurance/Real Estate Agents           |
| Commercial Fishermen   | Medical Professionals                  |
| Construction Workers (no explosives/blasting)  | Postal Workers                         |
| Dockworkers  | Sawmill Workers/Loggers                |
| Emergency Responders   | Semi-Drivers                           |
| Firefighters (municipal; volunteer)  | Teachers                               |
| Law Enforcement (municipal; corrections; armed guards; no SWAT; no bomb disposal crew) | Window Washers (commercial; high-rise) |

## Protector AD<sup>1</sup> Features:

- Guaranteed level premiums for the first 20 years.
- Guaranteed AD benefit increase—doubles over 20 years.<sup>2</sup>
- Return-of-Premium (ROP) option at the end of 20 years.
- One non-health underwriting question!
- Issue ages: 18 – 60
- AD Benefit Amounts: \$50,000/\$75,000/\$100,000
- Monthly EFT Premiums: \$12.83/\$17.07/\$21.32
- Underwriting: Gender/Tobacco Neutral

**Simplified Products – Faster Results**  
**It's What We Know – It's All We Do™**



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<sup>1</sup>Protector AD is an accidental death benefit rider attached to a small whole life policy.

<sup>2</sup>Protector AD's accidental death benefit is guaranteed to double over 20 years.

<sup>3</sup>Return-of-Premium option based on 20 annual premiums.

Policy/Rider form numbers: 200-500/200-491 (UHL); 18-500/18-491 (UFFL).

Product/rider availability varies by state.