



United Home Life Insurance Company
P.O. Box 7192
Indianapolis, Indiana 46207-7192
1-800-428-3001

RATE CARDS

FOR Express Issue Term Plus Premier 20 Express Issue Term 30 Premier 30

Mode Factors: Semi-Annual = .53
 Quarterly = .27
 Use Age Nearest Birthday

Minimum Modal Premium Accepted = \$20.00 (unless premium paid by bank draft)

UNITED HOME LIFE INSURANCE COMPANY
Express Issue Term Plus – 20 Year Level Term without Return of Premium
Premiums Are Guaranteed Level For The First 20 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year)

Male Non-Tobacco									Issue Age	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	18	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	19	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	20	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	21	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	22	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	23	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	24	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.88	13.25	17.21	21.16	25.11	29.06	33.02	36.97	40.92	25	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.91	13.32	17.34	21.37	25.39	29.41	33.43	37.46	41.48	26	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.94	13.39	17.48	21.58	25.67	29.76	33.85	37.94	42.04	27	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.95	13.42	17.53	21.65	25.76	29.88	33.99	38.11	42.22	28	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.96	13.44	17.58	21.72	25.85	29.99	34.13	38.27	42.41	29	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
10.96	13.44	17.58	21.72	25.85	29.99	34.13	38.27	42.41	30	13.00	18.55	27.81	37.06	46.31	55.57	64.82	74.07	83.33
11.02	13.60	17.90	22.20	26.51	30.81	35.11	39.41	43.71	31	13.21	19.07	28.83	38.60	48.36	58.13	67.89	77.66	87.42
11.02	13.60	17.90	22.20	26.51	30.81	35.11	39.41	43.71	32	13.39	19.53	29.76	39.99	50.22	60.45	70.68	80.91	91.14
11.02	13.60	17.90	22.20	26.51	30.81	35.11	39.41	43.71	33	13.61	20.06	30.83	41.59	52.36	63.12	73.89	84.65	95.42
11.06	13.69	18.09	22.48	26.88	31.27	35.67	40.06	44.45	34	13.82	20.60	31.90	43.20	54.50	65.80	77.10	88.40	99.70
11.08	13.74	18.18	22.62	27.06	31.50	35.94	40.39	44.83	35	14.03	21.13	32.97	44.80	56.64	68.47	80.31	92.14	103.97
11.16	13.95	18.60	23.25	27.90	32.55	37.20	41.85	46.50	36	14.28	21.76	34.22	46.69	59.15	71.61	84.07	96.53	109.00
11.31	14.32	19.34	24.37	29.39	34.41	39.43	44.45	49.48	37	14.48	22.25	35.20	48.15	61.10	74.05	87.00	99.95	112.90
11.43	14.62	19.95	25.27	30.60	35.92	41.25	46.57	51.89	38	14.85	23.18	37.06	50.94	64.82	78.70	92.58	106.46	120.34
11.59	15.02	20.74	26.46	32.18	37.90	43.62	49.34	55.06	39	15.28	24.25	39.20	54.15	69.10	84.05	99.00	113.95	128.90
11.76	15.46	21.62	27.78	33.95	40.11	46.27	52.43	58.59	40	15.86	25.69	42.08	58.47	74.87	91.26	107.65	124.04	140.43
12.01	16.07	22.83	29.60	36.36	43.13	49.89	56.66	63.43	41	16.52	27.34	45.38	63.43	81.47	99.51	117.55	135.59	153.64
12.29	16.79	24.27	31.76	39.25	46.73	54.22	61.71	69.19	42	17.26	29.20	49.10	69.01	88.91	108.81	128.71	148.61	168.52
12.60	17.55	25.81	34.06	42.32	50.57	58.82	67.08	75.33	43	18.06	31.20	53.10	75.00	96.91	118.81	140.71	162.61	184.51
12.94	18.39	27.48	36.57	45.66	54.75	63.84	72.94	82.03	44	19.04	33.64	57.99	82.33	106.67	131.01	155.36	179.70	204.04
13.35	19.41	29.53	39.64	49.76	59.87	69.98	80.10	90.21	45	19.95	35.92	62.54	89.16	115.79	142.41	169.03	195.65	222.27
13.72	20.34	31.39	42.43	53.48	64.52	75.56	86.61	97.65	46	21.23	39.13	68.96	98.79	128.62	158.45	188.28	218.11	247.94
14.15	21.41	33.53	45.64	57.75	69.87	81.98	94.09	106.21	47	22.51	42.32	75.33	108.35	141.36	174.38	207.39	240.41	273.42
14.58	22.51	35.71	48.92	62.12	75.33	88.54	101.74	114.95	48	23.72	45.34	81.38	117.41	153.45	189.49	225.53	261.56	297.60
15.06	23.69	38.08	52.48	66.87	81.26	95.65	110.04	124.43	49	24.97	48.48	87.65	126.83	166.01	205.18	244.36	283.53	322.71
15.56	24.95	40.59	56.24	71.89	87.54	103.18	118.83	134.48	50	26.07	51.22	93.14	135.06	176.98	218.90	260.82	302.74	344.66
16.13	26.37	43.43	60.50	77.56	94.63	111.69	128.76	145.82	51	27.28	54.24	99.18	144.13	189.07	234.01	278.95	323.90	368.84
16.71	27.83	46.36	64.89	83.42	101.95	120.48	139.01	157.54	52	28.35	56.92	104.53	152.15	199.76	247.38	295.00	342.61	390.23
16.99	28.53	47.76	66.98	86.21	105.44	124.67	143.89	163.12	53	30.16	61.45	113.60	165.75	217.90	270.05	322.20	374.35	426.50
17.71	30.32	51.34	72.35	93.37	114.39	135.41	156.43	177.44	54	32.04	66.15	122.99	179.84	236.69	293.53	350.38	407.22	464.07
18.56	32.46	55.61	78.77	101.93	125.09	148.24	171.40	194.56	55	33.95	70.91	132.53	194.14	255.75	317.36	378.98	440.59	502.20
19.56	34.94	60.59	86.23	111.88	137.52	163.17	188.81	214.46	56	37.75	80.42	151.54	222.67	293.79	364.91	436.03	507.15	578.27
20.79	38.04	66.77	95.51	124.25	152.99	181.72	210.46	239.20	57	41.69	90.28	171.26	252.24	333.22	414.20	495.18	576.16	657.14
21.66	40.20	71.10	102.00	132.90	163.80	194.70	225.59	256.49	58	44.01	96.07	182.84	269.61	356.38	443.15	529.91	616.68	703.45
22.90	43.29	77.28	111.27	145.27	179.26	213.25	247.24	281.23	59	46.04	101.16	193.02	284.88	376.74	468.60	560.46	652.33	744.19
24.81	48.08	86.86	125.64	164.42	203.21	241.99	280.77	319.55	60	47.81	105.58	201.86	298.13	394.41	490.69	586.97	683.25	779.53

Policy No. 200-364

UNITED HOME LIFE INSURANCE COMPANY
Express Issue Term Plus – 20 Year Level Term without Return of Premium
Premiums Are Guaranteed Level For The First 20 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year)

Female Non-Tobacco									Issue Age	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	18	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	19	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	20	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	21	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	22	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	23	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	24	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.58	12.51	15.72	18.93	22.13	25.34	28.55	31.76	34.97	25	11.87	15.72	22.13	28.55	34.97	41.39	47.80	54.22	60.64
10.59	12.53	15.76	19.00	22.23	25.46	28.69	31.92	35.15	26	11.96	15.95	22.60	29.25	35.90	42.55	49.20	55.85	62.50
10.63	12.62	15.95	19.27	22.60	25.92	29.25	32.57	35.90	27	12.06	16.21	23.11	30.02	36.92	43.83	50.73	57.64	64.54
10.64	12.65	16.00	19.34	22.69	26.04	29.39	32.74	36.08	28	12.14	16.39	23.48	30.57	37.67	44.76	51.85	58.94	66.03
10.65	12.67	16.04	19.41	22.79	26.16	29.53	32.90	36.27	29	12.23	16.62	23.95	31.27	38.60	45.92	53.24	60.57	67.89
10.68	12.74	16.18	19.62	23.06	26.51	29.95	33.39	36.83	30	12.34	16.90	24.51	32.11	39.71	47.31	54.92	62.52	70.12
10.70	12.79	16.28	19.76	23.25	26.74	30.23	33.71	37.20	31	12.42	17.09	24.88	32.67	40.46	48.24	56.03	63.82	71.61
10.70	12.81	16.32	19.83	23.34	26.85	30.36	33.88	37.39	32	12.51	17.32	25.34	33.36	41.39	49.41	57.43	65.45	73.47
10.72	12.86	16.41	19.97	23.53	27.09	30.64	34.20	37.76	33	12.60	17.55	25.81	34.06	42.32	50.57	58.82	67.08	75.33
10.74	12.90	16.51	20.11	23.72	27.32	30.92	34.53	38.13	34	12.70	17.81	26.32	34.83	43.34	51.85	60.36	68.87	77.38
10.75	12.93	16.55	20.18	23.81	27.44	31.06	34.69	38.32	35	12.78	18.00	26.69	35.39	44.08	52.78	61.47	70.17	78.86
10.81	13.07	16.83	20.60	24.37	28.13	31.90	35.67	39.43	36	13.06	18.69	28.09	37.48	46.87	56.27	65.66	75.05	84.44
10.94	13.39	17.48	21.58	25.67	29.76	33.85	37.94	42.04	37	13.35	19.41	29.53	39.64	49.76	59.87	69.98	80.10	90.21
11.02	13.60	17.90	22.20	26.51	30.81	35.11	39.41	43.71	38	13.66	20.20	31.11	42.01	52.92	63.82	74.73	85.63	96.53
11.15	13.93	18.55	23.18	27.81	32.43	37.06	41.69	46.31	39	14.07	21.23	33.15	45.08	57.01	68.94	80.86	92.79	104.72
11.28	14.25	19.20	24.16	29.11	34.06	39.01	43.97	48.92	40	14.55	22.41	35.53	48.64	61.75	74.87	87.98	101.09	114.20
11.44	14.65	20.00	25.34	30.69	36.04	41.39	46.73	52.08	41	15.01	23.58	37.85	52.13	66.40	80.68	94.95	109.23	123.50
11.58	15.00	20.69	26.39	32.09	37.78	43.48	49.17	54.87	42	15.44	24.65	39.99	55.34	70.68	86.03	101.37	116.72	132.06
11.79	15.53	21.76	27.99	34.22	40.46	46.69	52.92	59.15	43	15.92	25.85	42.41	58.96	75.52	92.07	108.62	125.18	141.73
11.91	15.83	22.37	28.90	35.43	41.97	48.50	55.03	61.57	44	16.37	26.97	44.64	62.31	79.98	97.65	115.32	132.99	150.66
12.09	16.28	23.25	30.23	37.20	44.18	51.15	58.13	65.10	45	16.80	28.04	46.78	65.52	84.26	103.00	121.74	140.48	159.22
12.34	16.90	24.51	32.11	39.71	47.31	54.92	62.52	70.12	46	17.58	29.99	50.69	71.38	92.07	112.76	133.46	154.15	174.84
12.56	17.46	25.62	33.78	41.94	50.10	58.26	66.43	74.59	47	18.22	31.60	53.89	76.19	98.49	120.78	143.08	165.38	187.67
12.81	18.07	26.83	35.60	44.36	53.13	61.89	70.66	79.42	48	18.85	33.18	57.06	80.93	104.81	128.69	152.57	176.44	200.32
13.06	18.69	28.09	37.48	46.87	56.27	65.66	75.05	84.44	49	19.58	34.99	60.68	86.37	112.07	137.76	163.45	189.14	214.83
13.35	19.41	29.53	39.64	49.76	59.87	69.98	80.10	90.21	50	20.32	36.85	64.40	91.95	119.51	147.06	174.61	202.16	229.71
13.63	20.13	30.97	41.80	52.64	63.47	74.31	85.14	95.98	51	21.06	38.69	68.08	97.46	126.85	156.24	185.63	215.02	244.40
13.96	20.95	32.60	44.24	55.89	67.54	79.19	90.84	102.49	52	21.91	40.83	72.35	103.88	135.41	166.94	198.46	229.99	261.52
14.31	21.83	34.36	46.90	59.43	71.96	84.49	97.02	109.55	53	22.89	43.27	77.24	111.20	145.17	179.14	213.11	247.08	281.05
14.68	22.74	36.18	49.62	63.05	76.49	89.93	103.37	116.81	54	23.75	45.43	81.56	117.69	153.82	189.95	226.08	262.21	298.34
15.08	23.76	38.22	52.68	67.15	81.61	96.07	110.53	124.99	55	24.75	47.92	86.54	125.15	163.77	202.39	241.01	279.63	318.25
15.50	24.81	40.32	55.82	71.33	86.84	102.35	117.85	133.36	56	25.82	50.59	91.88	133.18	174.47	215.76	257.05	298.34	339.64
15.94	25.90	42.50	59.10	75.70	92.30	108.90	125.50	142.10	57	26.53	52.38	95.46	138.55	181.63	224.71	267.79	310.88	353.96
16.71	27.83	46.36	64.89	83.42	101.95	120.48	139.01	157.54	58	28.27	56.73	104.16	151.59	199.02	246.45	293.88	341.31	388.74
17.48	29.76	50.22	70.68	91.14	111.60	132.06	152.52	172.98	59	29.78	60.50	111.69	162.89	214.09	265.28	316.48	367.68	418.87
18.35	31.92	54.54	77.17	99.79	122.41	145.03	167.66	190.28	60	31.34	64.40	119.51	174.61	229.71	284.81	339.92	395.02	450.12

Policy No. 200-364

UNITED HOME LIFE INSURANCE COMPANY
Premier 20 – 20 Year Level Term with Return of Premium
Premiums Are Guaranteed Level For The First 20 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)

Male Non-Tobacco									Issue Age	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	18	17.55	25.05	37.54	50.03	62.52	75.02	87.51	100.00	112.49
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	19	17.55	25.05	37.54	50.03	62.52	75.02	87.51	100.00	112.49
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	20	17.55	25.05	37.54	50.03	62.52	75.02	87.51	100.00	112.49
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	21	17.55	25.05	37.54	50.03	62.52	75.02	87.51	100.00	112.49
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	22	17.55	25.05	37.54	50.03	62.52	75.02	87.51	100.00	112.49
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	23	17.68	25.23	37.82	50.40	62.99	75.57	88.16	100.74	113.33
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	24	17.68	25.23	37.82	50.40	62.99	75.57	88.16	100.74	113.33
15.56	18.95	24.60	30.26	35.91	41.56	47.21	52.86	58.52	25	17.68	25.23	37.82	50.40	62.99	75.57	88.16	100.74	113.33
15.71	19.18	24.98	30.77	36.56	42.35	48.14	53.94	59.73	26	17.68	25.23	37.82	50.40	62.99	75.57	88.16	100.74	113.33
15.97	19.55	25.53	31.50	37.48	43.45	49.42	55.40	61.37	27	17.81	25.42	38.10	50.77	63.45	76.13	88.80	101.48	114.16
16.09	19.72	25.77	31.82	37.87	43.92	49.97	56.02	62.07	28	17.81	25.42	38.10	50.77	63.45	76.13	88.80	101.48	114.16
16.32	20.02	26.19	32.36	38.52	44.69	50.86	57.02	63.19	29	17.94	25.60	38.37	51.14	63.91	76.68	89.45	102.22	114.99
16.43	20.16	26.37	32.57	38.78	44.99	51.20	57.40	63.61	30	17.94	25.60	38.37	51.14	63.91	76.68	89.45	102.22	114.99
16.86	20.81	27.39	33.97	40.55	47.13	53.71	60.30	66.88	31	18.75	27.07	40.94	54.80	68.67	82.54	96.40	110.27	124.14
17.19	21.22	27.93	34.64	41.35	48.06	54.77	61.48	68.19	32	19.69	28.71	43.75	58.79	73.82	88.86	103.90	118.94	133.98
17.63	21.76	28.64	35.53	42.41	49.29	56.17	63.05	69.94	33	20.68	30.50	46.86	63.22	79.59	95.95	112.31	128.67	145.04
18.02	22.32	29.48	36.65	43.81	50.97	58.14	65.30	72.46	34	21.84	32.55	50.40	68.25	86.11	103.96	121.81	139.67	157.52
18.50	22.95	30.36	37.78	45.20	52.61	60.03	67.44	74.86	35	23.16	34.87	54.40	73.92	93.45	112.98	132.50	152.03	171.56
18.53	23.16	30.88	38.60	46.31	54.03	61.75	69.47	77.19	36	23.28	35.47	55.79	76.10	96.41	116.72	137.04	157.35	177.66
18.55	23.49	31.72	39.96	48.20	56.43	64.67	72.90	81.14	37	23.46	36.05	57.02	78.00	98.98	119.96	140.94	161.92	182.90
18.63	23.84	32.52	41.19	49.87	58.55	67.23	75.91	84.59	38	23.76	37.09	59.30	81.51	103.71	125.92	148.13	170.34	192.55
18.66	24.18	33.39	42.60	51.81	61.02	70.22	79.43	88.64	39	24.30	38.56	62.33	86.10	109.87	133.64	157.41	181.18	204.95
18.82	24.74	34.60	44.45	54.31	64.17	74.03	83.89	93.74	40	24.90	40.34	66.07	91.80	117.54	143.27	169.01	194.74	220.48
19.33	25.87	36.76	47.65	58.54	69.44	80.33	91.22	102.12	41	26.10	43.20	71.71	100.21	128.72	157.23	185.73	214.24	242.74
19.92	27.19	39.32	51.45	63.58	75.71	87.83	99.96	112.09	42	27.44	46.43	78.08	109.72	141.36	173.01	204.65	236.30	267.94
20.54	28.61	42.07	55.52	68.97	82.43	95.88	109.33	122.79	43	28.90	49.92	84.96	120.01	155.05	190.09	225.13	260.18	295.22
21.22	30.16	45.07	59.98	74.89	89.80	104.70	119.61	134.52	44	30.65	54.17	93.36	132.55	171.74	210.93	250.12	289.32	328.51
22.02	32.03	48.72	65.41	82.10	98.78	115.47	132.16	148.85	45	32.32	58.19	101.32	144.45	187.57	230.70	273.82	316.95	360.08
22.22	32.96	50.85	68.74	86.63	104.52	122.41	140.30	158.19	46	33.97	62.61	110.34	158.06	205.79	253.52	301.25	348.97	396.70
22.49	34.05	53.31	72.57	91.83	111.09	130.35	149.61	168.87	47	35.56	66.86	119.02	171.19	223.35	275.51	327.68	379.84	432.00
22.75	35.11	55.71	76.31	96.91	117.51	138.12	158.72	179.32	48	37.00	70.73	126.95	183.16	239.38	295.60	351.82	408.04	464.26
23.19	36.49	58.65	80.81	102.98	125.14	147.30	169.47	191.63	49	38.45	74.65	134.98	195.32	255.65	315.98	376.31	436.64	496.97
23.49	37.67	61.30	84.92	108.55	132.18	155.81	179.43	203.06	50	39.62	77.85	141.57	205.29	269.01	332.73	396.44	460.16	523.88
24.19	39.55	65.15	90.74	116.34	141.94	167.54	193.14	218.74	51	41.19	81.91	149.77	217.63	285.49	353.36	421.22	489.08	556.95
24.90	41.47	69.08	96.69	124.30	151.91	179.52	207.13	234.74	52	42.24	84.80	155.75	226.70	297.65	368.60	439.54	510.49	581.44
25.32	42.51	71.16	99.80	128.45	157.10	185.75	214.40	243.05	53	44.64	90.95	168.13	245.31	322.49	399.67	476.85	554.04	631.22
26.21	44.87	75.98	107.08	138.19	169.30	200.40	231.51	262.62	54	46.78	96.57	179.57	262.57	345.56	428.56	511.55	594.55	677.54
27.29	47.71	81.75	115.79	149.83	183.87	217.92	251.96	286.00	55	49.22	102.82	192.16	281.50	370.84	460.18	549.51	638.85	728.19
28.75	51.37	89.07	126.76	164.46	202.16	239.86	277.56	315.25	56	53.98	115.00	216.71	318.41	420.12	521.82	623.52	725.23	826.93
30.57	55.91	98.16	140.40	182.64	224.89	267.13	309.37	351.62	57	58.79	127.29	241.48	355.66	469.84	584.02	698.20	812.38	926.56
31.84	59.09	104.52	149.94	195.36	240.78	286.20	331.62	377.05	58	61.17	133.54	254.14	374.75	495.36	615.97	736.58	857.19	977.80
33.66	63.64	113.61	163.57	213.54	263.51	313.48	363.44	413.41	59	63.08	138.59	264.44	390.29	516.14	641.99	767.84	893.69	1,019.53
36.47	70.68	127.69	184.70	241.70	298.71	355.72	412.73	469.74	60	64.55	142.53	272.51	402.48	532.46	662.43	792.41	922.38	1,052.36

Policy No. 200-407

UNITED HOME LIFE INSURANCE COMPANY
Premier 20 – 20 Year Level Term with Return of Premium
Premiums Are Guaranteed Level For The First 20 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)

Female Non-Tobacco									Issue Age	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
15.35	18.14	22.79	27.44	32.09	36.75	41.40	46.05	50.70	18	15.90	21.06	29.66	38.26	46.86	55.46	64.05	72.65	81.25
15.35	18.14	22.79	27.44	32.09	36.75	41.40	46.05	50.70	19	15.90	21.06	29.66	38.26	46.86	55.46	64.05	72.65	81.25
15.35	18.14	22.79	27.44	32.09	36.75	41.40	46.05	50.70	20	15.90	21.06	29.66	38.26	46.86	55.46	64.05	72.65	81.25
15.35	18.14	22.79	27.44	32.09	36.75	41.40	46.05	50.70	21	16.14	21.38	30.10	38.83	47.56	56.28	65.01	73.74	82.46
15.45	18.26	22.95	27.63	32.32	37.00	41.68	46.37	51.05	22	16.38	21.69	30.54	39.40	48.26	57.11	65.97	74.82	83.68
15.45	18.26	22.95	27.63	32.32	37.00	41.68	46.37	51.05	23	16.61	22.00	30.99	39.97	48.96	57.94	66.92	75.91	84.89
15.56	18.39	23.10	27.82	32.54	37.25	41.97	46.69	51.40	24	16.97	22.48	31.65	40.83	50.00	59.18	68.36	77.53	86.71
15.56	18.39	23.10	27.82	32.54	37.25	41.97	46.69	51.40	25	17.21	22.79	32.09	41.40	50.70	60.01	69.31	78.62	87.92
15.68	18.55	23.33	28.11	32.90	37.68	42.46	47.24	52.03	26	17.58	23.45	33.22	43.00	52.77	62.55	72.32	82.09	91.87
15.84	18.81	23.77	28.72	33.67	38.63	43.58	48.53	53.49	27	17.97	24.15	34.44	44.72	55.01	65.30	75.59	85.88	96.17
16.06	19.10	24.15	29.21	34.26	39.32	44.38	49.43	54.49	28	18.45	24.91	35.69	46.47	57.25	68.03	78.81	89.59	100.37
16.19	19.26	24.38	29.51	34.63	39.76	44.88	50.01	55.13	29	18.83	25.60	36.88	48.16	59.44	70.72	81.99	93.27	104.55
16.33	19.49	24.76	30.02	35.29	40.55	45.82	51.08	56.35	30	19.38	26.54	38.47	50.41	62.35	74.28	86.22	98.15	110.09
16.68	19.95	25.39	30.83	36.27	41.71	47.15	52.59	58.03	31	19.99	27.51	40.05	52.59	65.13	77.67	90.21	102.75	115.29
17.02	20.37	25.95	31.53	37.12	42.70	48.28	53.86	59.44	32	20.76	28.75	42.07	55.38	68.70	82.01	95.33	108.65	121.96
17.48	20.96	26.76	32.55	38.35	44.15	49.95	55.75	61.55	33	21.17	29.49	43.36	57.22	71.09	84.96	98.82	112.69	126.55
17.83	21.42	27.40	33.39	39.37	45.35	51.33	57.31	63.30	34	21.47	30.10	44.48	58.86	73.24	87.62	102.00	116.38	130.77
18.17	21.85	27.98	34.11	40.24	46.37	52.49	58.62	64.75	35	21.60	30.41	45.11	59.80	74.50	89.19	103.89	118.59	133.28
18.05	21.82	28.11	34.40	40.69	46.98	53.27	59.56	65.85	36	22.07	31.59	47.47	63.34	79.21	95.09	110.96	126.84	142.71
18.05	22.10	28.85	35.60	42.35	49.10	55.86	62.61	69.36	37	22.55	32.81	49.90	66.99	84.09	101.18	118.27	135.36	152.45
17.96	22.17	29.18	36.19	43.20	50.21	57.23	64.24	71.25	38	23.09	34.14	52.57	71.00	89.43	107.86	126.29	144.71	163.14
17.84	22.28	29.69	37.09	44.49	51.89	59.30	66.70	74.10	39	23.78	35.87	56.03	76.19	96.35	116.50	136.66	156.82	176.97
17.82	22.52	30.34	38.17	45.99	53.82	61.64	69.47	77.29	40	24.58	37.88	60.04	82.20	104.36	126.52	148.68	170.84	193.00
18.30	23.44	31.99	40.55	49.10	57.66	66.22	74.77	83.33	41	25.37	39.84	63.97	88.09	112.22	136.35	160.47	184.60	208.72
18.64	24.14	33.32	42.49	51.66	60.83	70.00	79.17	88.34	42	26.09	41.65	67.58	93.52	119.45	145.38	171.32	197.25	223.18
19.22	25.32	35.47	45.63	55.79	65.94	76.10	86.25	96.41	43	26.91	43.69	71.67	99.65	127.62	155.60	183.57	211.55	239.53
19.54	25.97	36.68	47.40	58.11	68.82	79.54	90.25	100.97	44	27.66	45.58	75.44	105.30	135.17	165.03	194.89	224.75	254.62
20.07	27.02	38.60	50.17	61.75	73.33	84.91	96.49	108.07	45	28.38	47.39	79.06	110.73	142.40	174.07	205.74	237.41	269.08
20.12	27.55	39.94	52.34	64.73	77.12	89.51	101.91	114.30	46	29.71	50.69	85.66	120.63	155.60	190.57	225.54	260.51	295.48
19.98	27.76	40.74	53.71	66.69	79.66	92.64	105.62	118.59	47	30.79	53.40	91.08	128.76	166.44	204.12	241.81	279.49	317.17
19.98	28.18	41.86	55.53	69.20	82.88	96.55	110.22	123.90	48	31.86	56.07	96.42	136.78	177.13	217.48	257.84	298.19	338.54
20.11	28.79	43.25	57.72	72.18	86.65	101.11	115.58	130.04	49	33.08	59.13	102.55	145.97	189.39	232.81	276.23	319.64	363.06
20.15	29.31	44.59	59.86	75.13	90.40	105.67	120.95	136.22	50	34.34	62.28	108.84	155.40	201.96	248.52	295.09	341.65	388.21
20.45	30.20	46.45	62.71	78.96	95.21	111.46	127.71	143.96	51	35.58	65.38	115.05	164.71	214.38	264.05	313.71	363.38	413.04
20.66	31.00	48.24	65.48	82.72	99.96	117.20	134.44	151.68	52	37.03	69.00	122.28	175.56	228.84	282.12	335.40	388.68	441.96
21.04	32.09	50.51	68.94	87.36	105.78	124.20	142.62	161.04	53	37.99	71.83	128.21	184.60	240.99	297.37	353.76	410.15	466.54
21.28	32.97	52.46	71.94	91.43	110.91	130.40	149.89	169.37	54	39.19	74.96	134.58	194.19	253.81	313.42	373.04	432.65	492.27
21.72	34.22	55.04	75.87	96.69	117.51	138.34	159.16	179.99	55	40.34	78.11	141.05	204.00	266.95	329.90	392.85	455.79	518.74
22.48	35.97	58.46	80.94	103.43	125.92	148.40	170.89	193.37	56	41.31	80.95	147.01	213.08	279.15	345.22	411.28	477.35	543.42
23.11	37.56	61.63	85.70	109.77	133.84	157.91	181.98	206.05	57	40.86	80.67	147.02	213.36	279.71	346.06	412.40	478.75	545.10
24.40	40.63	67.69	94.74	121.79	148.85	175.90	202.96	230.01	58	42.13	84.53	155.20	225.87	296.54	367.21	437.88	508.55	579.22
25.53	43.45	73.32	103.19	133.06	162.94	192.81	222.68	252.55	59	42.88	87.11	160.84	234.56	308.28	382.01	455.73	529.45	603.18
26.97	46.93	80.18	113.43	146.69	179.94	213.20	246.45	279.71	60	43.88	90.16	167.31	244.45	321.59	398.74	475.88	553.02	630.17

Policy No. 200-407

UNITED HOME LIFE INSURANCE COMPANY
Express Issue Term 30 - 30 Year Level Term without Return of Premium
Premiums Are Guaranteed Level For The First 30 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year)

Male Non-Tobacco									Issue Age	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	18	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	19	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	20	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	21	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	22	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	23	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	24	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	25	13.50	19.81	30.32	40.83	51.34	61.85	72.35	82.86	93.37
11.49	14.76	20.23	25.69	31.16	36.62	42.08	47.55	53.01	26	13.67	20.23	31.16	42.08	53.01	63.94	74.87	85.79	96.72
11.56	14.95	20.60	26.25	31.90	37.55	43.20	48.85	54.50	27	13.84	20.65	31.99	43.34	54.68	66.03	77.38	88.72	100.07
11.63	15.14	20.97	26.81	32.64	38.48	44.31	50.15	55.99	28	14.01	21.06	32.83	44.59	56.36	68.12	79.89	91.65	103.42
11.72	15.35	21.39	27.44	33.48	39.53	45.57	51.62	57.66	29	14.17	21.48	33.67	45.85	58.03	70.22	82.40	94.58	106.76
11.80	15.55	21.81	28.06	34.32	40.57	46.83	53.08	59.33	30	14.35	21.92	34.55	47.17	59.80	72.42	85.05	97.67	110.30
11.89	15.79	22.27	28.76	35.25	41.73	48.22	54.71	61.19	31	14.62	22.60	35.90	49.20	62.50	75.80	89.09	102.39	115.69
12.02	16.11	22.92	29.74	36.55	43.36	50.17	56.99	63.80	32	14.78	22.99	36.69	50.38	64.08	77.77	91.47	105.16	118.85
12.10	16.30	23.30	30.29	37.29	44.29	51.29	58.29	65.29	33	14.94	23.39	37.48	51.57	65.66	79.75	93.84	107.93	122.02
12.18	16.51	23.72	30.92	38.13	45.34	52.55	59.75	66.96	34	15.10	23.81	38.32	52.82	67.33	81.84	96.35	110.86	125.36
12.26	16.69	24.09	31.48	38.87	46.27	53.66	61.05	68.45	35	15.26	24.20	39.11	54.01	68.91	83.82	98.72	113.62	128.53
12.54	17.39	25.48	33.57	41.66	49.76	57.85	65.94	74.03	36	15.88	25.74	42.18	58.61	75.05	91.49	107.93	124.36	140.80
12.83	18.14	26.97	35.81	44.64	53.48	62.31	71.15	79.98	37	16.53	27.37	45.43	63.50	81.56	99.63	117.69	135.76	153.82
13.16	18.95	28.60	38.25	47.90	57.54	67.19	76.84	86.49	38	17.26	29.20	49.10	69.01	88.91	108.81	128.71	148.61	168.52
13.52	19.86	30.41	40.97	51.52	62.08	72.63	83.19	93.74	39	18.06	31.20	53.10	75.00	96.91	118.81	140.71	162.61	184.51
13.92	20.86	32.41	43.97	55.52	67.08	78.63	90.19	101.74	40	18.93	33.39	57.47	81.56	105.65	129.74	153.82	177.91	202.00
14.37	21.97	34.64	47.31	59.99	72.66	85.33	98.00	110.67	41	19.92	35.85	62.40	88.95	115.51	142.06	168.61	195.16	221.71
14.84	23.16	37.01	50.87	64.73	78.59	92.44	106.30	120.16	42	21.02	38.60	67.89	97.19	126.48	155.78	185.07	214.37	243.66
15.38	24.51	39.71	54.92	70.12	85.33	100.53	115.74	130.94	43	22.21	41.57	73.84	106.11	138.38	170.66	202.93	235.20	267.47
15.96	25.95	42.59	59.24	75.89	92.54	109.18	125.83	142.48	44	23.54	44.90	80.49	116.09	151.68	187.28	222.87	258.47	294.07
16.60	27.55	45.80	64.05	82.31	100.56	118.81	137.06	155.31	45	25.01	48.57	87.84	127.11	166.38	205.65	244.92	284.18	323.45
17.34	29.39	49.48	69.56	89.65	109.74	129.83	149.92	170.00	46	26.64	52.64	95.98	139.31	182.65	225.99	269.33	312.67	356.00
18.15	31.43	53.57	75.70	97.84	119.97	142.10	164.24	186.37	47	28.42	57.10	104.90	152.71	200.51	248.31	296.11	343.91	391.72
19.06	33.69	58.08	82.47	106.86	131.25	155.64	180.02	204.41	48	30.41	62.08	114.86	167.63	220.41	273.19	325.97	378.74	431.52
20.03	36.13	62.96	89.79	116.62	143.45	170.28	197.11	223.94	49	32.61	67.56	125.83	184.09	242.36	300.62	358.89	417.15	475.42
21.13	38.87	68.45	98.02	127.60	157.17	186.74	216.32	245.89	50	35.01	73.56	137.83	202.09	266.35	330.62	394.88	459.14	523.40

Policy No. 200-434

UNITED HOME LIFE INSURANCE COMPANY
Express Issue Term 30 - 30 Year Level Term without Return of Premium
Premiums Are Guaranteed Level For The First 30 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year)

Female Non-Tobacco									Issue Age	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	18	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	19	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	20	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	21	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	22	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	23	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	24	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.85	13.18	17.07	20.95	24.83	28.71	32.60	36.48	40.36	25	12.08	16.25	23.20	30.16	37.11	44.06	51.01	57.96	64.91
10.93	13.37	17.44	21.51	25.58	29.64	33.71	37.78	41.85	26	12.23	16.62	23.95	31.27	38.60	45.92	53.24	60.57	67.89
11.00	13.55	17.81	22.06	26.32	30.57	34.83	39.08	43.34	27	12.39	17.02	24.74	32.46	40.18	47.90	55.61	63.33	71.05
11.08	13.74	18.18	22.62	27.06	31.50	35.94	40.39	44.83	28	12.55	17.41	25.53	33.64	41.76	49.87	57.99	66.10	74.21
11.15	13.93	18.55	23.18	27.81	32.43	37.06	41.69	46.31	29	12.70	17.81	26.32	34.83	43.34	51.85	60.36	68.87	77.38
11.22	14.09	18.88	23.67	28.46	33.25	38.04	42.83	47.62	30	12.85	18.18	27.06	35.94	44.83	53.71	62.59	71.47	80.35
11.35	14.42	19.53	24.65	29.76	34.88	39.99	45.11	50.22	31	13.09	18.76	28.23	37.69	47.15	56.61	66.08	75.54	85.00
11.41	14.58	19.86	25.13	30.41	35.69	40.97	46.24	51.52	32	13.24	19.16	29.02	38.87	48.73	58.59	68.45	78.31	88.16
11.49	14.76	20.23	25.69	31.16	36.62	42.08	47.55	53.01	33	13.41	19.58	29.85	40.13	50.41	60.68	70.96	81.24	91.51
11.56	14.95	20.60	26.25	31.90	37.55	43.20	48.85	54.50	34	13.58	20.00	30.69	41.39	52.08	62.78	73.47	84.17	94.86
11.64	15.16	21.02	26.88	32.74	38.60	44.45	50.31	56.17	35	13.75	20.44	31.57	42.71	53.85	64.98	76.12	87.26	98.39
11.81	15.58	21.86	28.13	34.41	40.69	46.97	53.24	59.52	36	14.12	21.34	33.39	45.43	57.47	69.52	81.56	93.60	105.65
11.98	16.00	22.69	29.39	36.08	42.78	49.48	56.17	62.87	37	14.51	22.32	35.34	48.36	61.38	74.40	87.42	100.44	113.46
12.16	16.46	23.62	30.78	37.94	45.11	52.27	59.43	66.59	38	14.95	23.41	37.53	51.64	65.75	79.86	93.98	108.09	122.20
12.37	16.97	24.65	32.32	39.99	47.66	55.34	63.01	70.68	39	15.41	24.58	39.85	55.13	70.40	85.68	100.95	116.23	131.50
12.58	17.51	25.71	33.92	42.13	50.34	58.54	66.75	74.96	40	15.92	25.85	42.41	58.96	75.52	92.07	108.62	125.18	141.73
12.82	18.09	26.88	35.67	44.45	53.24	62.03	70.82	79.61	41	16.49	27.27	45.24	63.22	81.19	99.16	117.13	135.11	153.08
13.07	18.72	28.13	37.55	46.97	56.38	65.80	75.21	84.63	42	17.09	28.78	48.27	67.75	87.23	106.72	126.20	145.68	165.17
13.34	19.39	29.48	39.57	49.66	59.75	69.84	79.93	90.02	43	17.76	30.46	51.62	72.77	93.93	115.09	136.25	157.40	178.56
13.62	20.11	30.92	41.73	52.55	63.36	74.17	84.98	95.79	44	18.49	32.27	55.24	78.21	101.18	124.16	147.13	170.10	193.07
13.94	20.90	32.50	44.11	55.71	67.31	78.91	90.51	102.11	45	19.25	34.18	59.06	83.93	108.81	133.69	158.57	183.44	208.32
14.33	21.88	34.46	47.03	59.61	72.19	84.77	97.35	109.93	46	20.00	36.06	62.82	89.58	116.34	143.10	169.86	196.63	223.39
14.74	22.90	36.50	50.10	63.71	77.31	90.91	104.51	118.11	47	20.85	38.18	67.05	95.93	124.81	153.68	182.56	211.44	240.31
15.20	24.04	38.78	53.52	68.26	83.00	97.74	112.48	127.22	48	21.71	40.32	71.33	102.35	133.36	164.38	195.39	226.41	257.42
15.70	25.30	41.29	57.29	73.28	89.28	105.28	121.27	137.27	49	22.66	42.71	76.12	109.53	142.94	176.35	209.76	243.17	276.58
16.24	26.64	43.99	61.33	78.68	96.02	113.37	130.71	148.06	50	23.70	45.29	81.28	117.27	153.26	189.26	225.25	261.24	297.23

Policy No. 200-434

UNITED HOME LIFE INSURANCE COMPANY
Premier 30 – 30 Year Level Term with Return of Premium
Premiums Are Guaranteed Level For The First 30 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)

Male Non-Tobacco									Issue Age	Male Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	18	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	19	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	20	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	21	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	22	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	23	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	24	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
12.89	16.47	22.44	28.40	34.36	40.33	46.29	52.26	58.22	25	15.26	22.38	34.26	46.13	58.01	69.88	81.76	93.64	105.51
13.09	16.83	23.06	29.29	35.52	41.75	47.97	54.20	60.43	26	15.58	23.06	35.52	47.97	60.43	72.89	85.35	97.80	110.26
13.29	17.19	23.69	30.19	36.68	43.18	49.68	56.18	62.67	27	15.78	23.54	36.47	49.41	62.34	75.27	88.21	101.14	114.08
13.61	17.71	24.54	31.36	38.19	45.02	51.85	58.68	65.50	28	16.11	24.22	37.75	51.28	64.81	78.34	91.87	105.40	118.93
13.83	18.11	25.24	32.37	39.51	46.64	53.77	60.91	68.04	29	16.44	24.92	39.05	53.18	67.32	81.45	95.58	109.71	123.85
14.04	18.51	25.95	33.39	40.84	48.28	55.72	63.16	70.61	30	16.79	25.65	40.42	55.19	69.96	84.74	99.51	114.28	129.05
14.15	18.79	26.51	34.22	41.94	49.66	57.38	65.10	72.82	31	16.96	26.21	41.64	57.07	72.50	87.92	103.35	118.78	134.20
14.31	19.17	27.28	35.39	43.49	51.60	59.71	67.81	75.92	32	17.14	26.67	42.56	58.44	74.33	90.21	106.10	121.99	137.87
14.52	19.56	27.96	36.35	44.75	53.15	61.55	69.95	78.34	33	17.33	27.13	43.48	59.82	76.16	92.51	108.85	125.19	141.54
14.62	19.81	28.46	37.11	45.76	54.41	63.05	71.70	80.35	34	17.37	27.38	44.06	60.75	77.43	94.12	110.80	127.48	144.17
14.71	20.03	28.90	37.78	46.65	55.52	64.39	73.27	82.14	35	17.55	27.83	44.97	62.11	79.25	96.39	113.53	130.67	147.80
15.04	20.87	30.58	40.29	50.00	59.71	69.42	79.12	88.83	36	18.26	29.60	48.50	67.41	86.31	105.21	124.12	143.02	161.92
15.40	21.76	32.36	42.97	53.57	64.17	74.77	85.37	95.98	37	19.01	31.47	52.25	73.02	93.80	114.57	135.35	156.12	176.90
15.79	22.74	34.32	45.90	57.47	69.05	80.63	92.21	103.79	38	19.85	33.58	56.47	79.36	102.24	125.13	148.02	170.91	193.79
16.23	23.83	36.49	49.16	61.83	74.49	87.16	99.83	112.49	39	20.77	35.88	61.07	86.26	111.44	136.63	161.82	187.00	212.19
16.71	25.03	38.89	52.76	66.63	80.49	94.36	108.22	122.09	40	21.78	38.40	66.10	93.80	121.50	149.20	176.90	204.60	232.30
17.24	26.37	41.57	56.78	71.98	87.19	102.39	117.60	132.80	41	22.91	41.23	71.76	102.30	132.83	163.37	193.90	224.44	254.97
17.81	27.79	44.42	61.05	77.67	94.30	110.93	127.56	144.19	42	24.17	44.38	78.07	111.76	145.45	179.14	212.83	246.52	280.21
18.46	29.41	47.65	65.90	84.15	102.39	120.64	138.89	157.13	43	25.54	47.81	84.92	122.03	159.14	196.25	233.36	270.48	307.59
19.15	31.14	51.11	71.09	91.07	111.04	131.02	150.99	170.97	44	27.07	51.63	92.57	133.50	174.44	215.37	256.31	297.24	338.18
19.92	33.06	54.96	76.86	98.77	120.67	142.57	164.47	186.37	45	28.76	55.85	101.01	146.17	191.33	236.49	281.65	326.81	371.97
20.80	35.27	59.37	83.48	107.58	131.69	155.79	179.90	204.00	46	30.63	60.53	110.37	160.21	210.05	259.89	309.73	359.57	409.40
21.78	37.72	64.28	90.84	117.40	143.96	170.52	197.09	223.65	47	32.68	65.67	120.64	175.61	230.58	285.56	340.53	395.50	450.47
22.87	40.43	69.69	98.96	128.23	157.50	186.76	216.03	245.30	48	34.97	71.39	132.08	192.78	253.47	314.17	374.86	435.55	496.25
24.04	43.36	75.55	107.75	139.95	172.14	204.34	236.54	268.73	49	37.50	77.70	144.70	211.71	278.71	345.72	412.72	479.72	546.73
25.36	46.65	82.14	117.63	153.12	188.60	224.09	259.58	295.07	50	40.26	84.60	158.50	232.40	306.30	380.21	454.11	528.01	601.91

Policy No. 200-483

UNITED HOME LIFE INSURANCE COMPANY
Premier 30 – 30 Year Level Term with Return of Premium
Premiums Are Guaranteed Level For The First 30 Years
Monthly Premiums (Includes Policy Fee of \$100 Per Year and Return of Premium Factor)

Female Non-Tobacco									Issue Age	Female Tobacco								
Face Amount										Face Amount								
10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000		10,000	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	18	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	19	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	20	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	21	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	22	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	23	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	24	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.48	15.16	19.63	24.09	28.56	33.02	37.49	41.95	46.42	25	13.89	18.69	26.68	34.68	42.67	50.67	58.66	66.66	74.65
12.68	15.51	20.23	24.95	29.67	34.39	39.11	43.83	48.55	26	14.31	19.45	28.02	36.59	45.16	53.73	62.29	70.86	79.43
12.87	15.86	20.84	25.81	30.79	35.77	40.75	45.73	50.71	27	14.62	20.08	29.19	38.30	47.41	56.52	65.62	74.73	83.84
13.07	16.21	21.45	26.69	31.93	37.17	42.41	47.66	52.89	28	15.05	20.90	30.63	40.37	50.11	59.85	69.58	79.32	89.06
13.27	16.57	22.08	27.58	33.09	38.60	44.10	49.61	55.11	29	15.37	21.55	31.85	42.14	52.44	62.74	73.03	83.33	93.62
13.46	16.91	22.65	28.40	34.15	39.90	45.64	51.39	57.14	30	15.81	22.36	33.29	44.21	55.14	66.06	76.98	87.91	98.83
13.62	17.30	23.44	29.57	35.71	41.85	47.99	54.13	60.26	31	16.09	23.08	34.72	46.36	58.00	69.63	81.27	92.91	104.55
13.69	17.49	23.83	30.16	36.49	42.83	49.16	55.49	61.83	32	16.42	23.76	35.98	48.20	60.43	72.65	84.88	97.10	109.32
13.78	17.72	24.27	30.83	37.39	43.94	50.50	57.06	63.61	33	16.63	24.27	37.02	49.76	62.50	75.25	87.99	100.73	113.47
13.87	17.94	24.72	31.50	38.28	45.06	51.84	58.62	65.40	34	16.97	24.99	38.36	51.73	65.10	78.47	91.84	105.21	118.58
13.97	18.19	25.22	32.25	39.28	46.31	53.34	60.38	67.41	35	17.19	25.55	39.47	53.39	67.31	81.23	95.15	109.07	122.99
14.17	18.69	26.23	33.76	41.29	48.83	56.36	63.89	71.42	36	17.65	26.68	41.73	56.79	71.84	86.90	101.95	117.01	132.06
14.37	19.20	27.23	35.27	43.30	51.34	59.37	67.41	75.44	37	18.14	27.90	44.18	60.45	76.73	93.00	109.28	125.55	141.83
14.60	19.75	28.35	36.94	45.53	54.13	62.72	71.31	79.91	38	18.83	29.50	47.28	65.06	82.85	100.63	118.41	136.19	153.97
14.84	20.37	29.57	38.78	47.99	57.20	66.40	75.61	84.82	39	19.42	30.97	50.21	69.46	88.71	107.95	127.20	146.45	165.69
15.10	21.01	30.86	40.71	50.55	60.40	70.25	80.10	89.95	40	20.06	32.58	53.43	74.29	95.15	116.01	136.87	157.72	178.58
15.38	21.71	32.25	42.80	53.34	63.89	74.44	84.98	95.53	41	20.78	34.36	57.01	79.65	102.30	124.94	147.59	170.23	192.88
15.68	22.46	33.76	45.06	56.36	67.66	78.96	90.26	101.56	42	21.54	36.27	60.82	85.37	109.91	134.46	159.01	183.56	208.11
16.00	23.27	35.38	47.49	59.59	71.70	83.81	95.92	108.03	43	22.56	38.68	65.55	92.42	119.29	146.16	173.03	199.90	226.77
16.35	24.13	37.11	50.08	63.05	76.03	89.00	101.97	114.95	44	23.48	40.98	70.16	99.33	128.50	157.68	186.85	216.02	245.20
16.73	25.08	39.00	52.93	66.85	80.77	94.69	108.61	122.54	45	24.45	43.41	75.00	106.59	138.19	169.78	201.38	232.97	264.57
17.20	26.25	41.35	56.44	71.54	86.63	101.72	116.82	131.91	46	25.41	45.80	79.78	113.77	147.76	181.74	215.73	249.71	283.70
17.69	27.48	43.80	60.12	76.45	92.77	109.09	125.41	141.73	47	26.48	48.48	85.16	121.83	158.50	195.18	231.85	268.52	305.20
18.24	28.85	46.54	64.23	81.91	99.60	117.29	134.98	152.67	48	27.57	51.20	90.59	129.98	169.37	208.76	248.15	287.54	326.93
18.84	30.36	49.55	68.75	87.94	107.14	126.33	145.53	164.72	49	28.78	54.24	96.67	139.10	181.54	223.97	266.40	308.83	351.26
19.49	31.97	52.79	73.60	94.41	115.23	136.04	156.85	177.67	50	30.09	57.52	103.23	148.94	194.65	240.35	286.06	331.77	377.48

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