

### MIB, Inc. Pre-Notice

Information regarding your insurability will be treated as confidential. However, United Security Life & Health Insurance Company may make a brief report to the MIB, Inc., a non-profit membership organization of life insurance companies operating as an information exchange for its members. If you apply to another MIB member company for life or health insurance or a claim is submitted to such a company, upon request the MIB will supply the company with information it has in its file.

Upon receipt of a request from you, the MIB, Inc., will arrange disclosure of any information it has in your file. (Medical information will be disclosed only to your attending physician.) If you question the accuracy of information in the file, you may contact the MIB and seek a correction in accordance with the procedures in the Fair Credit Reporting Act. The MIB's information address is P.O. Box 105, Essex Station, Boston, Massachusetts 02112, (866) 692-6901.

The Company and its reinsurers may release information in its file to its reinsurers and to other life and health insurance companies to whom you apply for insurance or to whom a claim is submitted.

### Investigative Consumer Report Notice

Thank you for your application. As part of our underwriting procedure, a routine investigative consumer report may be made during the next few days. This report typically concerns information on an applicant's character, general reputation, personal characteristics and mode of living except as may be related directly or indirectly to your sexual orientation. This information will be obtained through personal interviews with your friends, neighbors and associates. We will be pleased to provide you with further information on the nature and scope of such a report, if one is made, upon receipt of your written request. You may request to be interviewed in connection with the preparation of such a report, and you are entitled to receive a copy of the report. Should you wish to contact us about questions you may have, please write to: **United Security Life & Health Insurance Company**, Life Administration Division, 6640 South Cicero Ave., Bedford Park, IL 60638.

### Abbreviated Notice Of Information Practices

As permitted by law, the insurance institution or agent may provide an abbreviated notice informing the applicant or policyholder that: 1) Personal information may be collected from persons other than the individual or individuals proposed for coverage, 2) Such information as well as other personal or privileged information subsequently collected by the insurance institution or agent may in certain circumstances be disclosed to third parties without authorization, 3) You have the right to access the information and correct it, 4) Your right of access does not include any information which relates to and is collected in connection with or in reasonable anticipation of a claim or civil or criminal proceeding, 5) A more detailed notice of Insurance Information Practices will be furnished to the applicant or policyholder upon request.

*The key to a successful insurance company is to provide the best possible service to its clients. At United Security Life & Health, we not only have the competence, expertise and experience to provide such service, but the desire and caring that is needed to put it on a personal level. Each of the major departments are headed by a seasoned veteran with over 20 years of experience. We look forward to serving all your needs now and in the future.*

This brochure provides a brief description of the policy. Read the policy carefully. It alone describes in detail the rights and obligations of both you and the insurance company. Refer to Policy EZ-LIFE07.

### CASH RECEIPT

Received of \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, the sum of \$ \_\_\_\_\_ being the payment of \_\_\_\_\_ month(s) premium. The insurance applied for shall not take effect until the effective date of the policy, payment of the first premium and before any change in the applicant's insurability. In the event the application is declined, any payment made by the applicant will be returned.

Agent's Signature: \_\_\_\_\_

Make checks payable to **United Security Life & Health**.

Do not make payable to agent or leave payee blank.

Underwritten by  
**UNITED SECURITY LIFE & HEALTH  
INSURANCE COMPANY**

**U S UNITED SECURITY**  
L H LIFE AND HEALTH INSURANCE COMPANY

**UNITED SECURITY LIFE & HEALTH  
INSURANCE COMPANY**

6640 S. CICERO AVENUE  
BEDFORD PARK, ILLINOIS 60638  
708/475-6100 800/875-4422

EZ-BROC-07

# E-Z Life Simple Issue Life Insurance

**U S UNITED SECURITY**  
L H LIFE AND HEALTH INSURANCE COMPANY

*Quality Products from Caring Professionals*

Marketed By:

## All through life you have made decisions with your family in mind...

Saving for college, providing a home... all ways you prepared for tomorrow by thinking about today. Preparing to meet your final expenses is something else you should think about. These are some reasons why:

- Funeral expenses alone could cost over \$10,000.  
*These include:*
  - Cemetery plot
  - Funeral home service
  - Casket
  - Vault/outer case
  - Flowers
  - Legal/Probate fees
  - Pastoral service
  - Memorial stone
  - Transportation
- If eligible, Social Security would only pay a limited amount toward burial expenses.
- Veterans Administration only pays up to \$600 toward burial expenses.

Do you want your hard earned savings to be used to pay for your burial expenses? Even if you do have other life insurance, did you want the proceeds to be used for these expenses?

The last thing any of us wants to do is leave our loved ones with an additional financial burden. United Security Life & Health's E-Z Life Insurance Plan shows your family and loved ones just how much you care.

Your family won't have to make a lot of decisions while grieving, they will not have to bear the expense, and they won't worry about whether or not they did the right thing.

### Here's Why Our Plan is Right For You

#### Simplified Underwriting:

If you can answer "NO" to all of the health questions on the application and your Height and Weight are within the policy guidelines, you may qualify for the E-Z Life policy. No medical records! No medical examinations! No blood tests! Simply answer a few health questions and be interviewed by our Home Office Underwriter. That's all you have to do.

**Issue Ages:**  
0-85 Current attained age

#### Face Amounts:

Face amounts are available from \$2,500 to \$25,000. You choose the amount that meets your budget and your needs. You will be eligible for the full face amount from the first day of coverage. Your face amount will never decrease due to age or a change in your health.

#### Premiums:

Premiums are guaranteed to never increase! You can pay your premium whichever way it is most convenient for you. Premiums can be paid:

- Annually
- Semi-Annually
- Quarterly
- Monthly Direct Bill
- Monthly Credit Card
- Monthly Pre-Authorized Checking (PAC)

#### Non-Cancelable:

As long as you pay your premiums on time, your policy can never be canceled.

#### Cash Value:

Since you can expect many happy years ahead, E-Z Life provides cash values and loans, too. You can use your cash value for any emergency which may arise. The guaranteed cash values are printed in the policy.

#### Accelerated Death Benefit:

For an additional premium, you can purchase this valuable benefit. The Accelerated Death Benefit allows you to receive up to 50% of the death benefit if you are diagnosed as having a terminal medical condition which will result in death within 180 days. You can use this money for any purpose you wish.

You owe it to yourself, as well as your family, not to put these decisions off another day. The older you get, the more you will pay for the same coverage today.

### Why not sign up today?

*E-Z Life is more than life insurance.  
It is peace of mind for when you need it most.*

## E-Z LIFE LEVEL BENEFIT

Gross Annual Premiums per \$1,000

(Premiums do not include the Administrative Fee or the Accelerated Death Benefit Payment Rider)

Issue Age	Male	Female	Issue Age	Male	Female
0	7.30	6.00	43	34.10	28.30
1	7.40	6.10	44	35.30	29.10
2	7.80	6.50	45	36.40	29.90
3	8.00	6.80	46	37.60	30.60
4	8.30	6.90	47	38.90	31.50
5	8.50	7.10	48	40.10	32.50
6	9.00	7.40	49	41.60	33.40
7	9.30	7.80	50	43.00	34.30
8	9.60	8.10	51	44.40	35.30
9	10.10	8.40	52	45.90	36.30
10	10.50	8.60	53	47.50	37.30
11	11.00	9.10	54	49.00	38.30
12	11.50	9.50	55	50.60	39.40
13	11.90	10.00	56	53.00	40.60
14	12.50	10.40	57	55.60	42.10
15	12.90	10.80	58	58.30	43.60
16	13.50	11.30	59	61.00	45.30
17	14.00	11.80	60	64.00	46.90
18	14.50	12.10	61	67.30	48.80
19	15.00	12.80	62	70.40	50.60
20	15.60	13.30	63	74.00	52.60
21	16.30	13.90	64	77.80	54.80
22	17.00	14.40	65	81.60	56.90
23	17.50	15.10	66	86.60	60.40
24	18.40	15.60	67	92.10	64.00
25	19.00	16.40	68	97.90	67.90
26	19.60	17.00	69	104.10	72.30
27	20.30	17.50	70	110.90	77.00
28	20.90	17.90	71	118.10	82.10
29	21.40	18.60	72	125.90	87.80
30	22.10	19.10	73	134.10	93.80
31	23.00	19.80	74	142.80	100.40
32	23.80	20.50	75	151.90	107.30
33	24.60	21.10	76	160.80	115.10
34	25.60	22.00	77	170.10	124.00
35	26.60	22.60	78	180.00	134.30
36	27.50	23.30	79	190.90	145.90
37	28.30	24.00	80	202.30	159.00
38	29.30	24.60	81	215.10	174.30
39	30.30	25.40	82	229.10	191.30
40	31.10	26.00	83	244.10	210.00
41	32.00	26.80	84	260.40	230.80
42	33.10	27.60	85	277.80	253.30

Administrative Fee: \$42.00 Annually  
Accelerated Death Benefit: \$12.00 Annually