

About United Heritage

United Heritage Life Insurance Company was founded in 1934 and is rated B++ (Good) by A.M. Best Company.

We offer a variety of policies to fit your needs. Options like the "Death Away from Home" rider and "Grandchild Insurance" rider provide extra benefits to our policyholders.

If I apply for Medical Assistance or Medicaid, is this policy protected?

A United Heritage policy may be excluded from your personal assets if it is irrevocably assigned to the funeral home providing the services and merchandise. This will ensure you will have the services you intended.

Medicaid and Medical Assistance requirements may vary from state to state, or county to county. Please check with your funeral director, prearrangement specialist or state Department of Health Services.

United Heritage and its representatives do not give legal, tax, or accounting advice in consideration of or in conjunction with the purchase of this product. This is an advertisement about funding your funeral with life insurance. This brochure is not a contract. Please see policy for explanation of all terms and conditions.



Dream big. Plan smart.®

United Heritage Life Insurance Company
P.O. Box 7777 | Meridian, ID 83680
1.800.657.6352 | unitedheritagelife.com

Oregon form numbers:

ICC152100U(04-2015)	ICC152110U(04-2015)
ICC152103U(04-2015)	ICC152113U(04-2015)
ICC152104U(04-2015)	ICC152114U(04-2015)
ICC152106U(04-2015)	ICC152116U(04-2015)
ICC152122(04-2015)	2123U DAHR(07-2016)

*Life insurance and annuities are issued through
United Heritage Life Insurance Company of Meridian, Idaho.*



B++ is the fifth of 13 ratings assigned by AM Best for financial strength. For the latest rating, access www.ambest.com.

Prefunding your Celebration of Life

Smart. Options.





Peace of Mind

The trend of funeral preplanning and prefunding is significantly changing the way funeral professionals serve individuals and their families.

Just as investments, trusts, wills and estates each serve a purpose, so does correctly securing money for a prearrangement. These funds are specifically designated by you for your end of life wishes.

We understand that it can be an unpleasant conversation, but expressing your preferences begins here...with clear and loving communication.

Why United Heritage

A prearranged funeral celebration is funded through the purchase of a whole life insurance policy issued by United Heritage Life Insurance Company. This specialized insurance policy has growth value, which means the benefit will increase over time to pay for end of life arrangements. The benefit and growth may be tax-free to the beneficiary, depending on the laws in your state.

Please consult your funeral provider or tax advisor.

Prefunding Benefits

- Relieves your family of an emotional and financial burden.
- Easy premium payment plans and no rate increases.
- Increasing death benefit, coverage never decreases.
- May be excluded from assets for Medicaid benefits, depending on the laws in your state.
- Most states allow policy transferability to another funeral home.
- By selecting your services at today's prices, inflation is minimized.
- Death away from home benefit.
- Final arrangements are kept on file at the funeral home and may be changed at any time.
- Preplanning is simple to do and just makes sense.



Cost

The price of funeral celebrations vary due to personal preferences. However, according to the National Funeral Directors Association, over the past decade, (2004 - 2014) the median cost of an adult funeral in the United States increased 28.6 percent.

Contact

Call or stop by our funeral home or visit with a preplanning consultant.

You'll be glad you did!