



**PRE-AUTHORIZED CHECK
INITIAL WITHDRAWAL AGREEMENT**

As an applicant for insurance from United Home Life (UHL) on the life of _____, I agree that:

1. I want the premiums due on this insurance withdrawn from the account I have designated in the "Authorization to Honor Checks Drawn..." section signed with this application; and
2. I specifically want the first premium for this insurance withdrawn from that account; and
3. I understand that the first premium payment, in the amount indicated in the Modal Premium section of the application, will be drafted from the designated account within two (2) business days of the approval of the application by UHL; and
4. I understand that, unless the debit entry is dishonored, the policy will be effective on the date it is issued by UHL, and that no insurance will be provided on any conditional basis; and
5. I hereby release UHL from any liability by reason of dishonor of any withdrawal.

Signature of Depositor _____ Date ___/___/___

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



**FAXED APPLICATION –
INITIAL BANK WITHDRAWAL FOR 1ST PREMIUM PAYMENT**

This method of initial premium payment precludes the need to collect money from your client at point of sale. It allows for the first premium payment to be made by a debit from the client's bank account within two (2) business days of UHL's approval of the application

Instructions to Agents:

1. Clients' modal premium choice must be PAC
2. A voided check (or savings account deposit slip) must be included with the application. If your client selects *savings account*, make sure premium can be drafted from the client's bank. Some banks don't allow PAC withdrawals from savings.
3. Telephone number of Financial Institution...in case there are problems.
4. The AUTHORIZATION TO HONOR CHECKS DRAWN... section of the application must be completed and signed by the client.
5. If the client elects a specific monthly premium draft date (between 1st and 28th), it can be indicated under the signature of Premium Payor in the AUTHORIZATION TO HONOR CHECKS DRAWN... section; *however, the initial premium will not necessarily be drawn on that date. It will be drawn within 2 business days of the application approval.*
6. If the agent/client specify an incorrectly calculated Modal Premium Amount on the application, we'll do the following:
 - a. If the specified amount is *more* than the monthly PAC deduction, we'll draft the amount upon approval of the application and notify you;
 - b. If the specified amount is *less* than the monthly PAC deduction; we will *not* draft the amount and will not approve the policy. Instead, we will notify you for instructions.
7. If the initial draft is **returned to us because of insufficient funds or a closed account**, we will notify you for action in an effort to keep the case in-force.

Call us with your questions: 800-428-3001 (x-7724)