

Children's Term Insurance Rider

Chart a Course for the Long Run



Help them take the first step
towards a lifetime of protection.

Children covered under this rider can convert this coverage to an individual policy when they turn 25 - no health questions asked.

Why is this coverage important?

As a parent, you know that with the responsibility of raising children comes a little bit of worry. Ok, sometimes a lot. You not only worry about and care for their immediate needs – you worry about and plan for their future needs as well.

While removing all the worry probably isn't possible, this rider offers a fixed amount of term life insurance coverage and one premium rate for all of your eligible children – providing an inexpensive way to ensure they have coverage. The rider's conversion privilege also allows them to maintain coverage through the balance of their lives – helping to ensure you start them out on the right financial path. In the long run, that is something they can be thankful for.

How does the rider work?

On the policy anniversary after your child's 25th birthday – or expiration date, if earlier – he or she can convert the coverage to a maximum of five times the rider amount. No evidence of insurability will be required.

Insurance coverage for self-service offers: \$5,000 or \$10,000.
Guaranteed issue coverage.

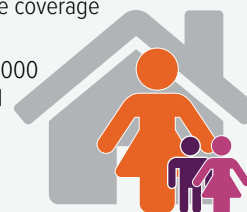
Insurance coverage for enroller-assisted offers: ranging from \$2,000 to \$10,000 in \$1,000 increments.

Example

Children's Term Insurance Rider coverage for two dependent children

Now = \$5,000 of term life insurance coverage per child

Later = \$25,000 of converted coverage per child



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How much does it cost?

One premium covers all eligible dependent children.

Coverage	Weekly Premium
\$10,000	\$1.40
\$9,000	\$1.26
\$8,000	\$1.12
\$7,000	\$0.98
\$6,000	\$0.84
\$5,000	\$0.70
\$4,000	\$0.56
\$3,000	\$0.42
\$2,000	\$0.28

Who is eligible?

- **For self-service offers:** this is guaranteed issue coverage. After the rider is effective, newborn children, newly adopted children and new stepchildren are automatically insured when they become 15 days old. There is no increase in premium. This rider can only be added to the employee policy.
- **For enroller-assisted offers:** the child must not be hospitalized on the date of enrollment. After the rider is effective, newborn children, newly adopted children and new stepchildren are automatically insured when they become 15 days old, as long as they are not hospitalized. There is no increase in premium. This rider may be included on the employee policy or the spouse policy, but not both.

The primary insured person on the base policy must be less than 61 years old to add this rider.

Limitations

The rider has terms under which it may be continued in force or discontinued. This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.



How you spend the benefit is up to you.

Take the first step and apply for the Children's Term Insurance Rider today.

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