

All about the LOVE ...

CHILDREN'S COVERAGE OPTIONS

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THE WHY ...
FAMILY PROTECTION PLAN

WHY GET LIFE INSURANCE ON A CHILD?



THE WHY ...
FAMILY PROTECTION PLAN

Are YOU going back to
WORK 2 hours AFTER your
CHILD'S FUNERAL?



THE WHY ... FAMILY PROTECTION PLAN

WHY GET LIFE INSURANCE ON A CHILD?

- INCOME DISRUPTION



THE WHY ... FAMILY PROTECTION PLAN

WHY GET LIFE INSURANCE ON A CHILD?

- INCOME DISRUPTION
- BURIAL EXPENSES



THE WHY ... FAMILY PROTECTION PLAN

WHY GET LIFE INSURANCE ON A CHILD?

- INCOME DISRUPTION
- BURIAL EXPENSES
- PROTECT CHILD'S INSURABILITY



THE WHY ... FAMILY PROTECTION PLAN

WHY GET LIFE INSURANCE ON A CHILD?

- INCOME DISRUPTION
- BURIAL EXPENSES
- PROTECT CHILD'S INSURABILITY
- FINANCIAL HEAD START



THE HOW ...
OPTIONS FOR CHILDREN

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FORESTERS
SMART

MUTUAL OF OMAHA
CHILDREN'S WHOLE LIFE

CHILDREN'S TERM RIDER



THE WHAT CHILDREN'S TERM RIDER

- Can be an ADDITION to parent's MORTGAGE PROTECTION policy
- One flat fee for all children in household
- Typically covers a death benefit of \$5,000 / \$10,000 / \$15,000
- Can typically be converted to a permanent policy once child reaches maturity.



THE WHAT

MUTUAL OF OMAHA CHILDREN'S WHOLE LIFE

- UNIQUE ability to INCREASE coverage as the child grows up
- Available for ages 14 days to 25 years
- Face Amounts \$5,000 to \$30,000
- GUARANTEED INSURABILITY PROVISION: 4 buying opportunities to add more coverage, beginning at age 30.
- Policy matures at age 100





Children's Whole Life Insurance

Whole Life Insurance Protection for the Future

- Features:**
- No Medical Exam Required
 - Rates *Never* Increase with Age
 - Benefits *Never* Decrease
 - Builds Cash Value
 - Cash Loans Available
 - *Guaranteed Future Insurability Rider – NO CHARGE!*



TOTAL MONTHLY COST

AGE	\$10,000	\$20,000	\$30,000
0-4	\$4.00	\$7.00	\$10.00
5-9	\$4.80	\$8.60	\$12.40
10-14	\$5.50	\$10.00	\$14.50
15-19	\$6.90	\$12.80	\$18.70
20-25	\$8.20	\$15.40	\$22.60

THE WHAT FORESTERS SMART UL

- Gives a child a HEAD START financially
- Death benefit as low as \$25,000
- Minimum monthly payment \$25.00
- Allows for cash accumulation with fixed interest rate
- FORESTERS member benefits for lifetime



THE WHAT

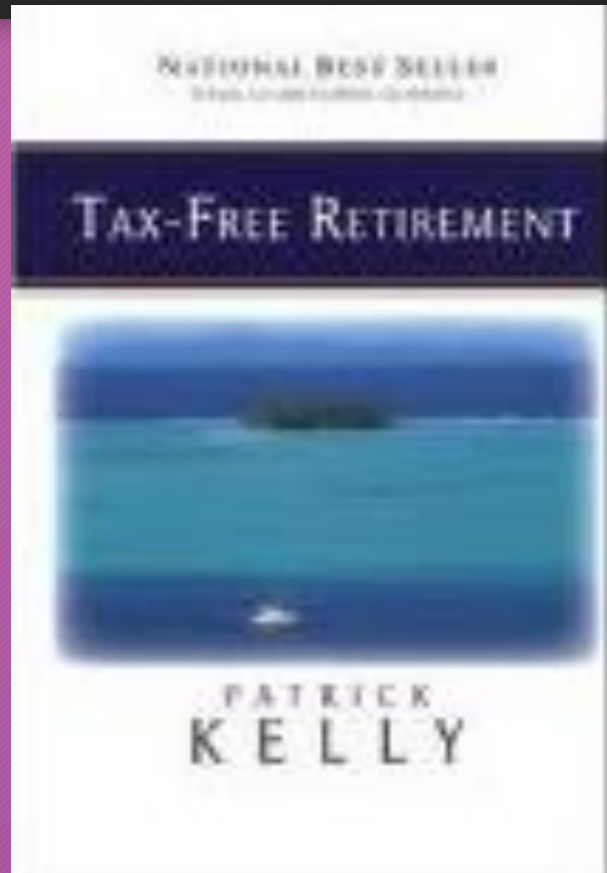
FIDELITY & GUARANTEE LIFE / TRANSAMERICA INDEXED UNIVERSAL LIFE

- Gives a child a MAJOR HEAD START financially
- Death benefit as low as \$25,000 (Transamerica TransNavigator) or \$100,000 (Fidelity & Guarantee)
- Juvenile Non-Medical rates through age 17
- Allows for cash accumulation with indexed interest rate



THE WHAT

FIDELITY & GUARANTEE LIFE /
TRANSAMERICA INDEXED UNIVERSAL LIFE



THE WHAT

Uninsurable kids - HOW?

- Transamerica Final Expense
- Will cover a child as a RIDER - on the Parents or Grandparents policy
- No Health Questions asked of the child
- Face amount is \$5000

