



Juvenile Term

THIS IS LOW COST TERM INSURANCE WHICH PROVIDES VALUABLE PROTECTION WHEN LARGE AMOUNTS OF INSURANCE ARE NEEDED FOR MINIMUM CASH OUTLAY.

RATES

\$10,000 = \$20.00 annual

\$25,000 = \$35.00 annual

\$50,000 = \$50.00 annual

SPECIAL FEATURES OF THIS PLAN

1. **Policy is issued at current age.**
2. Issue age 0 - 15.
3. Rates are level for 20 years or until the age of 25 if issued between ages 0-5
4. Policy is convertible to permanent insurance with a credit for each year term policy is renewed.
5. Conversion to permanent insurance is guaranteed to face amount of term policy regardless of insured's health. Greater amounts of insurance may be purchased, but requires evidence of insurability.
6. There is no cash value, non-forfeiture value or dividends. All premiums are pure cost.
7. Rates are banded—the higher the face amount of insurance the lower the premium per \$1,000.

APPRIATE PROTECTION IN CERTAIN SITUATIONS

- To provide low cost insurance protection for a young growing family.
- To protect loans, education, car purchase, etc.
- To protect installment purchases or investments.

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