

Children's Whole Life Insurance

Whole Life Insurance Protection for the Future



PLAN HIGHLIGHTS

COVERAGE THAT INCREASES AS THE NEED FOR LIFE INSURANCE INCREASES

Life insurance protection is something we all need, regardless of our age or stage in life. Setting up a lifetime of coverage for your children and grandchildren may be one of the most important things you'll ever do for them. In addition to the death benefit, one of the advantages of purchasing life insurance at an early age is that it can help protect future insurability.

CHILDREN'S WHOLE LIFE IS AFFORDABLE AND EASY-TO-APPLY-FOR LIFE INSURANCE PROTECTION, WITH THE FOLLOWING FEATURES:

- Available for ages 14 days to 25 years, in face amounts of \$5,000 to \$25,000
- Whole life – policy matures at age 100
- Limited health questions to answer
- No medical examination required
- Rates never increase with age
- Benefits never decrease
- Cash value that builds over time
- Loans available from cash value
- Face amount may be increased in the future without evidence of insurability
- Easy payment options

GUARANTEED INSURABILITY PROVISION

While the policy is in force, you have the option of purchasing an additional whole life policy on the insured on each of several dates, without evidence of insurability. The dates are the policy anniversary dates following the insured's 30th, 33rd, 36th and 39th birthdays. The face amount of the additional policy may not exceed the face amount of the original policy purchased. A reminder will be sent 60 days prior to the first option date. If you wish to apply for an additional policy, you must complete the application and pay the first premium prior to the option date. If you do not exercise this option on the first option date, you will not be eligible for any future options.

POLICY EXCLUSIONS

The policy's face amount will not be paid if the Insured's death results from suicide, within two years from the issue date. Instead, the policy premiums paid will be returned, minus any loan not repaid.

PREMIUM MODES (MODAL FACTORS)

Annual (1.00)
Semiannual (.52)
Quarterly (.275)
Monthly BSP (.089)

POLICY FEE

\$36 per year

CHILDREN'S WHOLE LIFE ANNUAL PREMIUMS

(Per \$1,000)*

Age	Male	Female
0	6.50	5.50
1	6.60	6.00
2	6.80	6.10
3	7.00	6.20
4	7.10	6.40
5	7.30	6.50
6	7.50	6.70
7	7.70	6.90
8	7.90	7.00
9	8.10	7.20
10	8.40	7.40
11	8.60	7.60
12	8.80	7.80
13	9.10	8.00
14	9.40	8.30
15	9.70	8.50
16	9.90	8.80
17	10.00	9.00
18	13.00	10.00
19	14.00	11.00
20	15.00	11.50
21	16.00	12.00
22	17.00	12.50
23	18.00	13.00
24	19.00	13.50
25	19.50	14.00

*Annual policy fee of \$36 not included

Underwritten by:
COMPANION LIFE INSURANCE COMPANY
Lynbrook, NY
mutualofomaha.com

New York State Insurance Department Law lists specific coverage amounts for minors under the age of 14½ years to 4½ years. The limits apply to the total amount of all life insurance coverage in force from all insurers on both the minor and the applicant. For ages under 4½ years, the minor may have the greater of \$25,000 or 25% of the applicant's coverage amount. For minors between the ages of 4½ and 14½ years, the minor may have the greater of \$25,000 or 50% of the applicant's coverage amount.