



HOW TO:

Give Your Children A Head Start



Why does it make sense to insure children starting at a young age?

Insurability

- Purchasing a policy at a young age ensures your child's insurability later in life, if purchased with a PPO Rider*
- Many things can make your child uninsurable before he or she reaches their 20s and 30s:
 - Illness
 - High risk hobbies and dangerous activities

Value

- The earlier you purchase life insurance, the less it costs
- Locks in an affordable premium throughout your child's life
- The longer the policy stays in force, the more cash value it accumulates

Legacy

- Provides financial protection for your children for life as long as the policy is kept in force
- Provides an asset with both guaranteed and non-guaranteed cash value growth
- Leaves a meaningful legacy for your children



* The Policy Purchase Option (PPO) rider guarantees the right to purchase another life insurance policy with a face amount potentially up to \$100,000 periodically, without providing proof of insurability. This guarantee, which can be exercised on scheduled "Option Dates", is available until you reach age 46 – regardless of your health or occupation.



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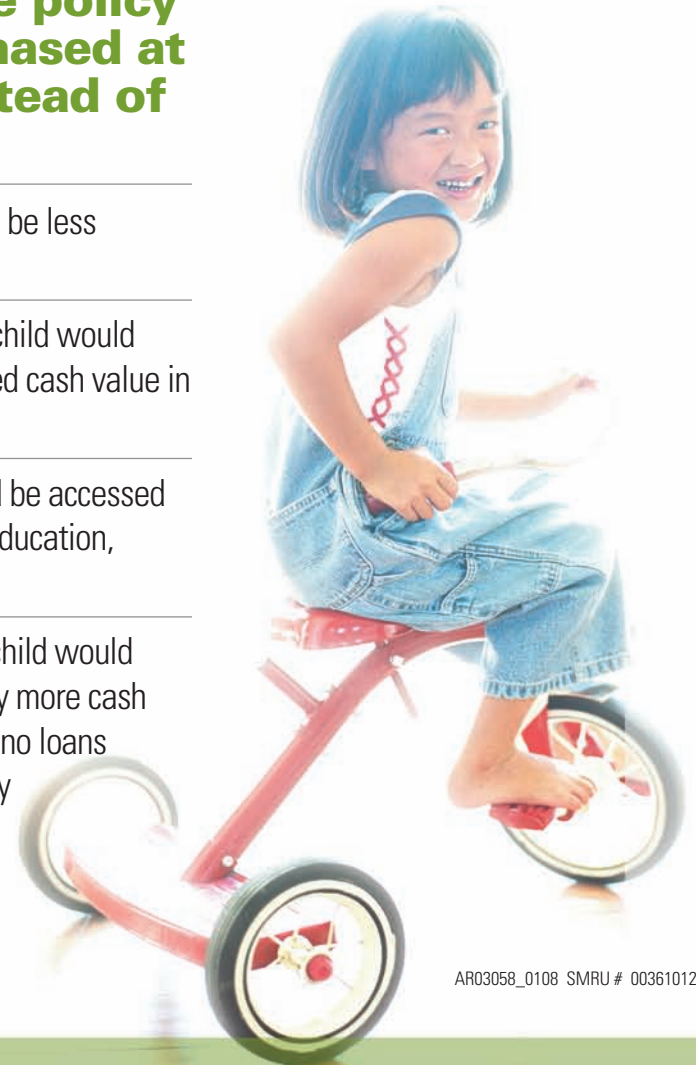
What's the cost of waiting?

The example below compares two identical policies issued on two insureds. One policy is issued on a five year old, the other policy is issued on a 35 year old. Both \$250,000 Custom Whole Life policies are issued at the same risk class** and have a 20-year premium duration, at which point the policy is fully paid up.

	Age 5	Age 35	Percent Difference
Annual Premium Outlay	\$1,833	\$4,455	At age 5, the total premium is 41% less than the total premium at age 35.
Number of Out-of-Pocket Premium Payments	20	20	
Total Out-of-Pocket Premium Payments	\$36,650	\$89,100	

If the Custom Whole Life policy was purchased at age 5, instead of age 35:

- Premiums would be less expensive
- By age 35, your child would have accumulated cash value in the policy
- Cash value could be accessed to buy a home, education, etc...***
- At age 65, your child would have significantly more cash value, assuming no loans against the policy



** Female, non-smoker, standard rating

*** A policy's cash value may be accessed via policy loans and/or partial surrenders. Policy loans accrue interest at the current rate. Loans and partial surrenders reduce the death benefit and cash value.