



# Child Whole Life Series 2

## Insurance Protection

Children's permanent life insurance helps protect the financial future of the important children in your life.

This policy includes rates that will never increase and coverage that stays in force throughout each child's life, regardless of how their health changes and as long as premiums are paid.

### **Benefit Amounts**

Whole Life coverage is available for \$10,000, \$20,000, or \$30,000

### **Cash Value**

This is a whole life policy, so it builds cash value that can be used in the future to help your family's financial needs

### **Issue Ages**

Coverage is available for children from ages 15 days to 17 years

### **No Waiting Period**

Once your application is approved, coverage starts the first day the policy is issued

### **Simplified Issue**

A simple application will determine eligibility



## Child Whole Life Monthly Premium Rates

Child's Age at Issue	\$10,000 Whole Life		\$20,000 Whole Life		\$30,000 Whole Life	
	Female	Male	Female	Male	Female	Male
0* to 5	\$4.75	\$5.25	\$8.50	\$9.50	\$12.25	\$13.75
6 to 10	\$5.75	\$6.25	\$10.50	\$11.50	\$15.25	\$16.75
11 to 15	\$7.00	\$7.50	\$13.00	\$14.00	\$19.00	\$20.50
16 to 17**	\$8.75	\$9.75	\$16.50	\$18.50	\$24.25	\$27.25

\*Minimum age for a Child is 15 days old

\*\*Maximum age for a Child is 17 years and 364 days old

### This policy protects: \_\_\_\_\_

#### Limitations and Exclusions:

If the insured commits suicide, while sane or insane, during the first two years that the policy is in force, the benefit will be limited to the premiums paid (less any outstanding policy loan debt).

This is a solicitation for insurance. The benefits described in this brochure are contained in policy series L4POL. This brochure is not an insurance contract. The policy explains the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for complete details. Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.



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**A (Excellent)**  
Financial Strength Rating (as of 7/21)\*