



# The Gift of Life Insurance

## Cash Value & Life Insurance

Many parents and grandparents find it beneficial to purchase a policy for their child early on to allow it to build cash value and to teach their child to be financially responsible.

The cash value can be used later to help defray the costs of education or other necessities.

It also ensures that their child will be properly covered in the event that they develop health problems later in life.

*Flip flyer over for sample premiums.*

### How Coverage Works

You can purchase a whole life cash value life insurance policy for your child.

Having a cash value whole life policy from an early age will ensure that the child is always covered, and will negate the possibility of future medical issues making it difficult for the child to obtain coverage.

**SPEAK TO AN AGENT TODAY!**

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**financial life**

A Fraternal Benefit Society



# The Gift of Life Insurance

It is a wise financial decision to purchase life insurance for children. A lifetime of coverage can be attained at a very low cost. At a young age, premium is locked in and will not increase. A parent or grandparent can transfer ownership once the child reaches adulthood.

Children are also eligible for the many great membership benefits with 1891 Financial Life Insurance such as education grants and college scholarships.

## Look at the affordable cost of protection

Monthly sample quotes are for \$15,000 of permanent Cash Value Whole Life Insurance for a male or female child:

**BOY**

Age	MONTHLY PREMIUM			SINGLE PREMIUM
	Whole Life Pay to Age 100 <sup>1</sup>	20-Pay Whole Life <sup>1</sup>	10-Pay Whole Life <sup>1</sup>	Single Premium Whole Life <sup>2</sup>
3 mo.	\$ 9.59	\$ 14.43	\$ 21.37	\$ 1,374.75
5	\$ 10.34	\$ 15.84	\$ 23.79	\$ 1,632.60
10	\$ 11.28	\$ 17.52	\$ 26.67	\$ 1,918.05
15	\$ 12.29	\$ 19.24	\$ 29.67	\$ 2,100.30
20 <sup>3</sup>	\$ 13.91	\$ 21.84	\$ 34.18	\$ 2,267.70

**GIRL**

Age	Whole Life Pay to Age 100 <sup>1</sup>	20-Pay Whole Life <sup>1</sup>	10-Pay Whole Life <sup>1</sup>	Single Premium Whole Life <sup>2</sup>
3 mo.	\$ 9.05	\$ 13.43	\$ 19.62	\$ 1,182.15
5	\$ 9.72	\$ 14.68	\$ 21.79	\$ 1,402.50
10	\$ 10.53	\$ 16.17	\$ 24.38	\$ 1,657.95
15	\$ 11.49	\$ 17.82	\$ 27.27	\$ 1,830.75
20 <sup>3</sup>	\$ 13.16	\$ 20.60	\$ 32.07	\$ 2,010.45

A rate quote does not constitute a contract, binder or agreement to extend insurance coverage. All quotes are for illustration purposes; actual premiums and coverage will be based on age, health history, certain underwriting criteria, location, gender and tobacco usage. Not all products are available in all states. Rates are subject to change.

1) 13WL Plan Series, Monthly Premium. 2) 13SPWL Plan Series, One premium payment. 3) Non-Smoker Rates.

**Speak to an Agent Today!**

Call 847-342-4500 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)