## Juvenile Life

Coverage Description	Juvenile Life gives parents and grandparents the opportunity to establish a life- time plan of protection for their children and/or grandchildren. This program provides affordable permanent life insurance. In addition, the plan offers the benefit of guaranteed future purchase options and becomes paid up at the insured's age 65.
Plan Benefits	• \$10,000 or \$20,000 life insurance per child.
	Guaranteed purchase options beginning at age 25.
	Waiver of Premium protection on applicant owner for total disability occurring before age 60.
	• Waiver of Premium protection and ownership provisions that automatically transfer to the insured child when she/he reaches age 21.
	• Waiver of Premium to insured's age 21, in the event of owner's/payer's death.
	• Cash Value accumulations, beginning at insured's age 21.
Eligibility	Children and grandchildren of applicant.
	• Ages six months to 21 years at time of application.
Underwriting	Simplified issue (accept/reject) with one health question.
Premium	Modified rates with two premium bands:
	1. Ages six months to 21 years
	2. Ages 21 to 65 years
	Premiums are paid-up at insured's age 65

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## FIDELITY SECURITY LIFE INSURANCE COMPANY

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