Children’s Whole Life Insurance
Product Highlights

Issue Ages	15 days - 17 years (age last birthday)
Accelerated Underwriting, No Exams	• $10,000 to $300,000,[1] higher amounts available with approval • Grandparents signature accepted for amounts up to $100,000
Payment Options	• 10-Pay • 20-Pay • Pay to Age 65 • Pay to Age 100
Key Features	• Participating policy builds cash value and is eligible for dividends • Automatic transfer of ownership when the child reaches age 25 • Premiums guaranteed never to increase, benefits never decrease • Loans available from cash value • Renewable to age 121
Dividend Options	• Paid-up Additions • Accumulate at Interest • Paid in Cash • Reduce Premiums/Paid-up Additions • Reduce Premiums/Accumulate at Interest • Reduce Premiums/Paid in Cash
Built-In Rider	Accelerated Death Benefit Rider (acceleration benefits for chronic, terminal or critical illness.) Included in states where allowed.
Optional Riders	• Guaranteed Insurability Rider: expand coverage up to 5 times before age 40 without evidence of insurability[2] • Paid-Up Additions Riders: gives the option to increase cash value by paying an additional premium • Payor Benefit Rider: Waives premiums if the payor dies or becomes totally disabled before the child turns 25 • And more
Illustrations	Required, software available
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Policy Fee	$25 annually, commissionable

1. Financial documentation required for benefit amounts over $100,000
2. Additional benefit purchase amounts range from $10,000 to $50,000, with total purchase from all options subject to a maximum of the initial base policy benefit amount. The purchase of additional benefits will increase premium.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.
Policy Form No. I L2418 and Rider Form Nos. R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910, R I1911, R I2422 and R I2502 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.