



CHILD WHOLE LIFE

insurance protection

Children's permanent life insurance allows you to protect the financial future of the important children in your life at an affordable price.

This plan includes low childhood 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.



Family
HeritageTM
A Torchmark Company

BENEFIT AMOUNTS

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

CASH VALUE

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

ISSUE AGES

Coverage is available for children from ages 15 days to 18 years

NO WAITING PERIOD

Once your application is approved, **FULL** protection starts the first day the policy is issued

SIMPLIFIED ISSUE

A simple application will determine eligibility



Benefit Writers
(214) 771-3011
www.benefitwriters.com
Agent #53243

Financial Security:

Family Heritage is proud to be rated by A.M. Best as an "A" (Excellent) company. This rating is based on the latest analysis of Family Heritage's financial strength, management skills and integrity.



Child Whole Life MONTHLY Premium Rates

CHILD'S AGE AT ISSUE	\$10,000 WHOLE LIFE		\$20,000 WHOLE LIFE	
	Female	Male	Female	Male
0* to 5	\$4.00	\$4.40	\$7.00	\$7.80
6 to 10	\$4.75	\$5.25	\$8.50	\$9.50
11 to 15	\$5.50	\$6.25	\$10.00	\$11.50
16 to 18**	\$7.25	\$8.00	\$13.50	\$15.00

*Minimum age for a Child is age 15 days old

**Maximum age for a Child is age 18 years and 364 days old

Limitations & 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 policy protects: _____

The benefits described in this brochure are contained in policy series L6POL

This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the policyowner. It is important to read your policy carefully.

Agent #: 53243

Family Heritage Life Insurance Company of America
P.O. Box 5128, Frankfort, Kentucky 40602 (877) 694-8705
www.familyheritagelife.com