

# Child Rider

## Consumer Brochure



Providing life insurance protection for your children has never been easier!



[www.unitedhomelife.com](http://www.unitedhomelife.com)

Provide your children with level term life insurance coverage at a very reasonable cost using the Child Rider from United Home Life/United Farm Family Life.

The Child Rider offers valuable insurance protection for all of your children, no matter how many you have, with coverage beginning as early as aged 30 days! When each child turns 21 years old<sup>1</sup>, the face amount of the rider can be converted to a permanent whole life policy<sup>2</sup> with no underwriting: no exams, no health questions, and no proof of insurability.

For just \$25 per \$5,000 of coverage<sup>3</sup>, you can start an inexpensive life insurance program for your children by purchasing the Child Rider as an added benefit on your life insurance policy from United Home Life/United Farm Family Life. And, in the event of your death prior to your children's, the Child Rider becomes paid-up coverage to age 21 for each child when it then becomes eligible for conversion.<sup>4</sup>



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<sup>1</sup>Child Rider terminates at child's age 21. Conversion to a permanent plan must take place on or within 31 days of child's 21<sup>st</sup> birthday, or Child Rider termination date, whichever is earlier.

<sup>2</sup>Permanent whole life plan premiums based on child's attained age at time of conversion.

<sup>3</sup>Maximum Child Rider coverage varies by product and base plan face amount.

<sup>4</sup>Unless surrendered for cash.

Rider form: 200-356 (UHL); 18-356 (UFL)

Rider availability varies by product and state.