

# Child Rider

## Agent Guide



Providing life insurance protection  
for children has never been easier!



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The Child Rider (CR) is level term insurance to age 21 with a level premium per unit. Each unit is \$5,000 of death benefit; the premium per unit is \$25 annually.

### **Issue Ages:**

- Base Insured: 18-60 (Age nearest)
- Children: 30 days – 18 (Age **last**)

### **Face Amounts:**

- Minimum: One unit (\$5,000)
- Maximum: Four units (\$20,000)

Total coverage on any child cannot exceed \$20,000. If each parent has their own base policy, total CR combined coverage is limited to the \$20,000 maximum. CR face amount cannot exceed base policy face amount.

### **Premiums: Level \$25/year/unit**

- One rate classification.
- Standard underwriting only – no ratings.
- Can be added to select newly applied-for policies by submitting a completed CR application. For existing policies, submit a completed CR application, including questions pertaining to base insured's health.
- Convertible without evidence of insurability on or within 31 days of child's 21<sup>st</sup> birthday – or the date the rider terminates, whichever is earlier. New policy must meet minimum age/face requirements.\*



\*Permanent whole life plan premiums based on child's attained age at time of conversion.

Base Insured issue ages vary by product.

Rider availability varies by product and state.

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