

Our Juvenile Whole Life Insurance Policy is All About Helping You Leave a Legacy!

Your grandchildren bring you joy and remind you of life's most precious moments – that first smile, first word, and first step.

As your grandchildren grow and experience the world around them, unintentional accidents become a part of life. As they enter into adulthood, life's living expenses become reality.

A Juvenile Whole Life insurance policy may be able to help your family prepare for the unexpected and provide financial protection that can last a lifetime.



UA *United American
Insurance Company*
Since 1947

Facts:

According to the Centers for Disease Control and Prevention, the leading causes of death among children are*:

- Accidents
- Cancer
- Drowning
- Sudden infant death syndrome

UA's Juvenile Whole Life Insurance Policy offers many financial advantages:

- **Tragedy:** In the unfortunate event an unexpected tragedy takes the life of your child or grandchild, this policy may provide financial relief to help pay for expenses surrounding the child's death.
 - **\$8,343** average cost for a funeral**
- **Medical bills:** if your child or grandchild dies from a critical illness like cancer, medical expenses not covered under the parents' health plan may result in high out-of-pocket costs.
 - **Treatment costs for childhood cancer** can leave families with thousands of dollars in medical bills.***
- **Legacy:** The cash value that accumulates in this policy may be presented as a gift to your child or grandchild in the future. In essence, this policy could be a legacy for the next generation.

UA's Juvenile Whole Life Insurance Policy offers low childhood rates to fit your budget.

For just pennies a day, you may be able to protect your grandchild's financial future with whole life insurance benefit amounts ranging from \$1,000 - \$25,000*.

Policy premium is based on age and is usually lower for younger ages. You can lock in a low-rate premium now that will never increase.



*Centers for Disease Control and Prevention(CDC), National Center for Health Statistics: FastStats - Child Health, Adolescent Health, and Infant Health; CDC, National Center for Injury Prevention and Control, Unintentional Drowning: Get the Facts.

**2015 National Funeral Directors Association General Price List (includes vault).

***Journal of the American Academy of Pediatrics, Economic Evaluation of Pediatric Cancer Treatment: A Systematic Literature Review, 2013

◆Example based on a face amount of \$25,000 for a female, age 5, with a monthly premium of \$8.05 in FL. This amounts to \$0.29 using a 28-day billing calendar. Your actual policyholder premium may vary and is subject to underwriting. Benefit amounts range from \$5,000 - \$25,000 in WA.

Investing in your grandchild's future is easy!

- Just answer a few application health questions about your grandchild – no need to provide health records, no medical exam required for child
- Up to 5 children can be included on the application, but you receive an individual policy for each covered child*
- You own the policy – no burden on child's parents to pay premiums**

Here's the best part!

- Juvenile Whole Life insurance provides permanent lifetime coverage
- Cash and loan value accumulates as child grows***
- Coverage stays with child through adulthood, regardless of changes in health or uninsurable occupation
- Terminal Illness Accelerated Benefit Rider (ABR1) is included at **no additional cost** (where state approved). Upon proof of terminal illness (the insured has been diagnosed to have a non-correctable medical condition that with reasonable medical certainty, will result in the death of the insured within 12 months from the date on which this benefit is requested), rider pays 50% of current benefits available prior to death (where state approved), subject to provisions of this rider.

More things you should know:

- Issue ages 0-18
- Premiums guaranteed level for life
- Benefit amounts level for life – never reduces



**Subject to underwriting approval*

***In the event of policyholder death, policy may cancel if premiums are not paid and a joint owner is not designated. Refer to your policy for specific guidelines on transfer of ownership.*

****Cash and loan benefits can only be accessed by the policyholder. In order for the insured child to access cash or loan benefits when child becomes of age, policy ownership must be transferred to insured child.*



Premium Worksheet*

Benefit Amount			
Child 1			
Child 2			
Child 3			
Child 4			
Child 5			
Monthly Premium			

*For illustration purposes only. Rates subject to change. Issued policy form rates and terms control.

Estimate your grandchild's needs

Final Expenses
(Burial): \$ _____

Medical Bills: \$ _____

Orthodontics
(Dental): \$ _____

Miscellaneous: \$ _____

TOTAL: \$ _____

This brochure highlights the features of policy form SWL and rider form ABR1 (where state approved). Policy described herein is not a preneed or prearranged funeral plan. Policy has some limitations and exclusions. Refer to your policy for actual coverage, benefit amounts, and terms. Plan, issue ages, and benefits may vary by state. Child must qualify for coverage amount applicant applies for based on child's age and health. This is a solicitation for insurance. You may be contacted by a state-licensed insurance Agent representing United American Insurance Company.

MAKE CHECK PAYABLE TO UNITED AMERICAN INSURANCE COMPANY, not to an individual.

Received of _____

the sum of \$ _____ for _____ month(s) premium, other policy fees and noninsurance charges with application for life insurance.

Stability and Financial Strength

United American Insurance Company has been in the life and supplemental health insurance business since 1947. For more than 35 consecutive years, United American has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 6/15). An A+ rating from A.M Best is the second-highest rating. Not the highest.

If for any reason the policy is not issued, payment is to be refunded in full. Insurance is not effective until the policy applied for has been issued, the initial premium paid, and the proposed insured's health and other conditions remain as described in the application.

_____ Date

_____ Agent's Signature