

The Children's Term Benefit Rider<sup>1</sup> provides term insurance protection for the insured person's children between the ages of 15 days and 25 years. The premium is guaranteed and payable for only 20 years. While this rider is in effect, coverage for an insured child remains in effect until that child's 25<sup>th</sup> birthday or until that child's coverage is converted.

#### Issue Age

15 days – 18 years (age nearest birthday)

#### Coverage Amount

The minimum coverage amount is \$10,000 and the maximum is \$30,000.

#### Conversion Privilege

This rider includes a valuable conversion privilege, allowing each insured child to convert their coverage to a new permanent insurance policy without evidence of insurability, for an amount up to 10 times the amount of term insurance in effect under this rider or \$250,000, whichever is less.

#### Waiver of Premium Benefit

The Waiver of Premium Benefit is automatically included in this Rider if it exists on the basic policy.

#### Premiums

Premiums are \$6.00 per thousand.

No Policy Fee will apply to the Children's Term Rider.

Please complete the Children's Term Rider application.

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