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Children's Coverage

HEAD START: WHOLE LIFE

- **The Head start program** is an individual whole life insurance for children ages insurance for 10,000k or a Preferred Whole Life for 25,000k. Anything over 25,000k for ages 0-17 the parent must prove they have double 0-17. The system will offer them Regular Whole Life the amount of coverage and anything over 100k on a minor has to be submitted as a trial application.
- **GIO** - is the guaranteed insurability option made available as an add-on for head start policies. This guarantees a child can continue to add coverage throughout their lifetime for the specified coverage amount, despite health. The max amount offered for a GIO is \$25,000.

CHILD RIDER: TERM LIFE UNTIL AGE 21

- The **Child Rider** is Term Insurance for children from ages 0-17 years old. This product will cover each child up to 10,000k in coverage for one flat rate. Once each child turns 21 they can convert the term to whole life up to 5 times the original face amount without having to prove evidence of insurability. If product is not converted at age 21 the child will be removed from the policy. Grandparents cannot put a child rider on grand children unless they are legally adopted.



THANK YOU!



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