

the CHILD RIDER

**FOR AGENT USE ONLY.
NOT FOR USE WITH THE GENERAL PUBLIC.**



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**United
Farm Family**
Life Insurance Company

Providing life insurance protection for children has never been easier!



the CHILD RIDER (CR)

The 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.

CR provides coverage to the Base Insured's children, no matter how many your client has.¹

Issue Ages:

Base Insured: 18-60 (Age last)

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 an individual base policy, the total CR combined coverage is limited to the \$20,000 maximum. The CR face amount cannot exceed base policy face amount.

Premium Amounts (per \$5,000 unit):

Monthly EFT: \$2.18

Quarterly: \$6.50

Semiannual: \$12.88

Annual: \$25.00

Features:

One rate classification.

Standard underwriting only – no ratings.

Can be added to select newly applied-for policies by submitting a completed Child Rider paper application. For existing policies, submit a completed CR application, including questions pertaining to the Base Insured's health.

Convertible without evidence of insurability on or within 31 days of child's 21st birthday – or the date the rider terminates, whichever is earlier. New policy must meet minimum age/face requirements.²

¹ Child must meet underwriting requirements to qualify.

² 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: 200-815 (UHL); 18-815 (UFFL).