

the CHILD RIDER



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

United Home Life Insurance Company (NAIC #69922)
United Farm Family Life Insurance Company (NAIC #69892)
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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.*

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 eApp or a completed CR paper application, including questions pertaining to the Base Insured’s health.
- Convertible without evidence of insurability prior to child’s 21st birthday – or the date the rider terminates, whichever is earlier. New policy must meet minimum age/face requirements.**

*Subject to underwriting criteria, approval, and eligibility requirements.
**Permanent whole life plan premiums based on child’s attained age at time of conversion.
Rider availability and Base Insured issue ages vary by product. Rider form: 200-815 (UHL); 18-815 (UFFL).