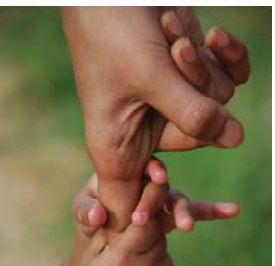


# HERITAGE YOUTH PROTECTOR

## JUVENILE LIFE INSURANCE

**YOU CAN'T HOLD THEIR HANDS FOREVER,  
BUT YOU CAN PROVIDE SECURITY  
LONG AFTER THEY'VE LET GO.**



- Term Insurance to Age 25
- Converts to Whole Life insurance at Age 25 and begins building cash value.
- Issue Ages: 30 days - 21 years
- Face Amounts: \$5,000, \$10,000, \$15,000 & \$20,000
- Low, guaranteed premiums.
- Flexible Payment Options: Single Premium, Annual, Monthly PAT, Payroll Deduction
- Simple, 2 page application.
- Write up to 4 children on one application.
- NO MEDICAL EXAM.
- Only 3 simple health questions.
- Need child's date of birth, social security number, height & weight.
- GUARANTEED INSURABILITY RIDER includes options to increase coverage without medical exam at ages 25, 28, 31, 34, 37 & 40. Also includes alternate dates for increasing coverage: at marriage and at birth or adoption of children.
- WAIVER OF PREMIUM RIDER ensures the policy stays in force should the insured become disabled and unable to make premium payments after age 25.

**RATES INCLUDE BOTH GUARANTEED INSURABILITY AND WAIVER OF PREMIUM RIDERS.  
PREMIUMS INCREASE AT AGE 25.**

ANNUAL PREMIUM NOW			ANNUAL PREMIUM ON & AFTER AGE 25		
	MALE	FEMALE		MALE	FEMALE
\$ 5,000	39.00	36.50	\$ 5,000	67.00	62.00
\$ 10,000	78.00	73.00	\$ 10,000	134.00	124.00
\$ 15,000	117.00	109.50	\$ 15,000	201.00	186.00
\$ 20,000	156.00	146.00	\$ 20,000	268.00	248.00

MONTHLY BANK DRAFT PREMIUM NOW			MONTHLY BANK DRAFT ON & AFTER AGE 25		
	MALE	FEMALE		MALE	FEMALE
\$ 5,000	3.43	3.22	\$ 5,000	5.90	5.46
\$ 10,000	6.87	6.43	\$ 10,000	11.79	10.91
\$ 15,000	10.30	9.64	\$ 15,000	17.69	16.37
\$ 20,000	13.73	12.85	\$ 20,000	23.58	21.82

