



## Juvenile Universal Life Insurance

### It's never too early to offer financial protection

You want what's best for your children or grandchildren, so why not offer them financial protection at an early age? No matter what the future brings, juvenile universal life insurance from Colonial Life can provide flexibility to help prepare for different life stages.

### Why get juvenile universal life insurance?

Purchasing coverage at a young age can help secure a lower rate for the life of the policy. This coverage protects the child against the chance that an unexpected accident or illness could make life insurance more expensive – or even unavailable – later on.

#### Coverage features

- Flexible premiums and adjustable death benefit amounts
- Cash value accumulation at current credited interest rates
- Offers affordable rates that are generally lower for children than adults
- Option for children to assume full ownership of their policies when they are old enough
- Two plan design options:
  - **Option A** – offers a level death benefit and builds cash value at then-current credited interest rates
  - **Option B** – offers a death benefit that increases as the policy cash value increases

#### Guaranteed purchase option

When you purchase the policy, your child has the option to purchase additional coverage – without having to answer health questions – at age 18, 21 and 24.

#### Accelerated death benefit

If the insured child is diagnosed with a terminal illness, you can request up to 75 percent of the policy's death benefit, up to \$150,000.



The top two triggers for buying life insurance are having a child and recognizing the need to provide for children.

LIMRA, *The Mysteries of Life: Life Insurance Ownership and Behavioral Economics*, 2016.



Your cost will vary based on the amount of coverage you select.

Talk with your Colonial Life benefits counselor for information about how much coverage would work best for you.

**GIVE A GIFT THAT  
LASTS A LIFETIME**



**CHILDHOOD**

*They grow up so fast. Get them off to a great start.*

**18<sup>TH</sup> BIRTHDAY**

*Give them ownership of their policy as they take more control of their future.*



**FIRST JOB**

*Provide a base to build on as they establish themselves.*

**RETIREMENT**

*As years go by, know they're protected by the coverage you purchased.*



**To learn more,  
talk with your Colonial Life  
benefits counselor.**

[ColonialLife.com](http://ColonialLife.com)

**EXCLUSIONS AND LIMITATIONS**

If the insured commits suicide within two years (one year in MO and ND) from the coverage effective date or the date of reinstatement (not applicable in LA), whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premiums paid minus any loans, loan interest and withdrawals to you. We will not pay any increases in death benefits if the insured commits suicide, whether he is sane or insane (not applicable in AZ), within two years (one year in AZ, MO, and ND) from the coverage effective date of the increase. Our only obligation will be to refund the premiums paid for the increase in the event of suicide. A policy summary or illustration (whichever is applicable in your state) will be available when your policy is issued. The policy has exclusions, limitations or reductions of benefits. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy form ICC08-UL1000J, UL1000J and applicable state versions.