

Gift of a Lifetime



Youth Plus Term

Childhood

Whether you're a parent, grandparent or other loving relative, the Youth Plus Term is an affordable gift that provides future security for the children you love.

From childhood through adult years, the Youth Plus policy provides two-stage lifetime insurance protection.

- Issue ages 0-24
 - Provides term life insurance coverage to age 25
 - One single premium or two year payment plan available
 - Provides vital protection during dependency years
 - Available online through your agent
 - Convenient, fast and easy; issued instantly if qualifies
 - Credit card payment accepted*
- * Non-monthly modes only. Credit card payment not accepted for monthly check plan. Credit card payment not accepted in MD, NC and PA. Annual credit card payment mode not available in ME.

Adult Years

- Conversion privilege insures future protection
- At age 25, the insurance coverage can be converted to a permanent plan being offered by EMCNL, up to \$25,000 without evidence of insurability
- Guaranteed Insurability Option Rider can be purchased, if converted to a universal life policy, without evidence of insurability; \$150,000 total coverage available by purchasing \$25,000 at ages 28, 31, 34, 37 and 40

Premium Plans

Amount Available	Single Payment Plan	Two Year Payment Plan			
	Premium	Annual	Semiannual	Quarterly	Monthly Check Plan
\$5,000	\$225	\$124.59	\$64.79	\$33.02	\$10.80
\$7,500	\$325	\$179.97	\$93.58	\$47.69	\$15.60
\$10,000	\$425	\$235.34	\$122.38	\$62.37	\$20.40
\$20,000	\$825	\$456.84	\$237.56	\$121.06	\$39.61

This flyer provides an overview only of the Youth Plus Term Life Insurance product. The policy provisions may vary or be unavailable in some states. Please refer to policy ICC14ELP040/ELP040 or ICC14ELP041/ELP041 for complete details. Forms may vary or be unavailable in some states.



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