

Young Adult Whole Life

Coverage Description	Young Adult Life gives parents and grandparents the opportunity to establish a plan of lifetime protection for their children and/or grandchildren. This whole life insurance plan offers valuable life insurance along with cash value accumulations that may be used to save for education or other needs as the insured grows older. In addition, this plan features the added benefit of future purchase options.
Plan Benefits	<ul style="list-style-type: none"> • 5,000, \$10,000, \$15,000, or \$20,000 benefit amounts per child. • Cash value accumulations, beginning five years after date of issue. • Future purchase options beginning at insured's age 25. • Waiver of Premium protection on applicant owner for total disability occurring before age 60. • Waiver of Premium protection and ownership provisions that automatically transfer to the insured child when she/he reaches age 21. • Waiver of Premium to insured's age 21, in the event of owner/payer's death.
Eligibility	<ul style="list-style-type: none"> • Children and grandchildren of the applicant. • Ages six months to 21 years at time of application.
Underwriting	<ul style="list-style-type: none"> • Simplified issue (accept/reject) with one health question.
Premium	<ul style="list-style-type: none"> • Premiums increase annually through age 20. • Premiums are level beginning at age 21 and are payable for lifetime thereafter.

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FIDELITY SECURITY LIFE INSURANCE COMPANY

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