



Premier Whole Life Insurance

# Children's Term Insurance Rider

Help your children take the first step towards a lifetime of protection.

Children covered under this rider can convert this coverage to an individual policy when they turn 25, **no health questions asked.**

## Why is this coverage important?

As a parent, you know that the responsibility of raising children comes with a little bit of worry. You not only worry about and care for their immediate needs, but you also you worry about and plan for their future needs as well.

While removing all the worry probably isn't possible, this rider offers a fixed amount of term life insurance coverage and one premium rate for all of your eligible children; providing an inexpensive way to ensure they have coverage. The rider's conversion privilege also allows them to maintain coverage through the balance of their lives, helping to ensure you start them out on the right financial path. In the long run, that is something they can be thankful for.

## How does the rider work?

On the policy anniversary after your child's 25th birthday – or expiration date, if earlier – he or she can convert the coverage to a maximum of five times the rider amount. No evidence of insurability will be required.

Coverage options range from \$2,000 to \$10,000 in \$1,000 increments.

ReliaStar Life Insurance Company,  
a member of the Voya® family of companies

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## EXAMPLE

Children's Term Insurance Rider coverage for two dependent children:



# Now

## \$5,000

of term life insurance coverage per child



# Later

## \$25,000

of converted coverage per child

### How much does it cost?

One premium covers all eligible dependent children.

Coverage	Weekly Premium
\$10,000	\$1.40
\$9,000	\$1.26
\$8,000	\$1.12
\$7,000	\$0.98
\$6,000	\$0.84
\$5,000	\$0.70
\$4,000	\$0.56
\$3,000	\$0.42
\$2,000	\$0.28

### Who is eligible?

Any unmarried, dependent children and grandchildren, age 15 days through 24 years. The child must not be hospitalized on the date of enrollment. After the rider is effective, newborn children, newly adopted children and new stepchildren are automatically insured when they become 15 days old, as long as they are not hospitalized. There is no increase in premium. This rider may be included on the employee policy or the spouse policy, but not both.

The primary insured person on the base policy must be less than 61 years old to add this rider.

### Limitations

The rider has terms under which it may be continued in force or discontinued. This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.



How you spend the benefit is up to you.

**Take the first step** and apply for the Children's Term Insurance Rider today.

Available for enroller-assisted offers.

Whole Life Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. CTR Rider #: RL-WL2-CTR-07 Form number, product provisions and availability may vary by state.

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