

# Youth Life<sup>SM</sup> Insurance



## Give Kids a Head Start to a Bright Future

With Insurance Coverage that is Guaranteed for Life\*

*“Purchasing life insurance for my children provides my family peace of mind. If their health changes or the unthinkable happens, they know they are covered. I can think of no better gift to give.”*

—Mother of 3, Louisiana



### INSURANCE FOR AGES 2 MONTHS TO 26 YEARS • COVERAGE GUARANTEED FOR LIFE\*

- ▶ The insurance amount can never be reduced!†
- ▶ Pay annually and receive a 5% discount!
- ▶ Easy to apply - no medical exam required.
- ▶ Grows with their needs - purchase up to \$50,000 of total coverage as children grow.

‡IMPORTANT NOTE: These are sample policy amounts. Actual policy amounts may vary.

BENEFIT AMOUNT PER CHILD‡	PREMIUM TO AGE 26	PREMIUM AFTER AGE 26†
<b>\$10,000</b>	<b>\$40 a year</b> <b>(\$3.34/mo.)</b>	<b>\$1.25/mo.</b> <small>(per \$1,000 of insurance)</small>
<b>\$20,000</b>	<b>\$80 a year</b> <b>(\$6.67/mo.)</b>	<b>\$1.25/mo.</b> <small>(per \$1,000 of insurance)</small>
<b>\$35,000</b>	<b>\$140 a year</b> <b>(\$11.67/mo.)</b>	<b>\$1.25/mo.</b> <small>(per \$1,000 of insurance)</small>

#### PLUS, RECEIVE MORE BENEFITS AT NO ADDITIONAL COST TO POLICYHOLDERS!

- ▶ **Pharmacy Discount Card** - save up to 75% on prescriptions and more.
- ▶ **Hearing Savings Plan** - 30-60% discounts on hearing instruments and accessories.

† At age 26, coverage automatically converts to permanent cash-value whole life, and the cost per child goes to only \$1.25 a month per \$1,000 of insurance. This conversion is unconditionally guaranteed.

\* As long as premiums are paid.

### MODIFIED WHOLE LIFE INSURANCE FOR CHILDREN OR GRANDCHILDREN



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Policy Form Series ICC 12-12-001 & 12-001

Underwritten by Starmount Life Insurance Company. This is a brief description of the plan. It does not include all benefits, limitations or exclusions. For more complete information, please refer to the policy which will be issued when coverage becomes effective. Not available in all states. Rates and benefits may vary by state.