

Gleaner

Membership ♦ Security ♦ Community Service

Do you have children, grandchildren, or a special child in your life?

If yes, then Gleaner's "Just For Kids" is right for you!

"Just For Kids" is a \$10,000 life insurance certificate for a one time premium payment of only \$125.

What's more... your child can convert this certificate to permanent life insurance through Gleaner Life Insurance Society without ever having a medical exam! "Just For Kids" offers a great opportunity for your child to have low premium payments later in life.

Certificate Features:

- ❖ Issued for children from ages one month through 17 years.
- ❖ Face amount of \$10,000.
- ❖ A one-time premium payment of \$125 covers an individual child, twins, or triplets.
- ❖ Convertible up to \$50,000 face amount with no medical exam.
- ❖ Can be converted to a Gleaner whole life or universal life certificate in one of the following ways:
 - ❖ 30 days prior to the 7th Certificate Year Anniversary
 - ❖ 30 days prior to the Insured's 18th, 21st or 25th birthday
(If not converted, all coverage terminates on the Certificate Year Anniversary that follows the Insured's 25th birthday.)

Certificate Requirements:

- ❖ The individual purchasing the certificate and therefore named the certificate applicant/owner, must be the child's parent, grandparent, or legal guardian. Other family members may purchase the certificate but can not be named the applicant or owner of the certificate.
- ❖ The child's parents, grandparents, or legal guardians must be named beneficiary of the certificate.



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