# A Gift That Grows With Them.

A meaningful way for parents and grandparents to help protect a child’s future.

KSKJLIFE
LIFE INSURANCE ANNUITIES

# Why Life Insurance For a Child

Life insurance for a child serves a different purpose than coverage designed to replace an adult's income.

## It is protection for today—and preparation for tomorrow.

A whole life policy purchased during childhood can establish permanent protection while giving the policy's cash value more time to grow.

- **Lifelong protection**
  Coverage can remain in place as the child grows into adulthood.
- **Coverage established early**
  Purchasing coverage while a child is young and healthy may help secure coverage for the future.
- **Cash value over time**
  Whole life insurance builds cash value that may become a financial resource later.
- **A gift with lasting meaning**
  Unlike a toy or trend, the policy is designed to grow with the child through life's milestones.

**A policy purchased today could still be with them through graduations, marriage, parenthood and beyond.**

# Why Starting Early Matters

Childhood may be one of the most affordable times to establish permanent life insurance.

## LOWER COST TO START

Life insurance generally costs less when coverage begins at a younger age.

## MORE TIME TO BUILD

An early start gives the policy's cash value more time to accumulate.

## FUTURE PROTECTION

Purchasing coverage while a child is young and healthy may help secure coverage before health changes occur.

## MADE TO GROW WITH THEM

Whole life coverage can remain in place through many stages of life.

**THINK BEYOND THE OCCASION.**

A birthday, new baby or graduation may inspire the gift—but its value is designed to continue long after the celebration ends.

The earlier the policy begins, the longer it can be part of the child's financial foundation.

# More Than a Death Benefit

Whole life insurance provides permanent protection and can also build cash value over time.

## Cash value can create options.

As the policy grows, available cash value may be accessed for important needs or opportunities.

### EDUCATION

College, trade school or professional training.

### FIRST HOME

A future down payment or other housing needs.

### NEW VENTURE

Starting a business or pursuing an opportunity

### THE UNEXPECTED

A resource when financial needs arise

### IMPORTANT TO KNOW

Policy loans and partial surrenders reduce available cash value and may reduce the death benefit. They may also have tax consequences. Consult your agent before accessing your policy's cash value.

# A Gift From the People Who Love Them

Whether you are a parent or grandparent, the goal is the same: helping create a stronger foundation for the child's future.

## For Parents

Make permanent life insurance part of the financial foundation you are building for your child.

**Establish coverage early. Build cash value over time. Give them protection that can continue into adulthood.**

## For Grandparents

Create a gift that may last far beyond toys, clothing or electronics.

**A whole life policy can become part of the legacy you create for your grandchild.**

## WHOLE LIFE INSURANCE IS THE PERFECT GIFT FOR:

- NEW BABY
- BIRTHDAYS & HOLIDAYS
- GRANDCHILD
- GRADUATION
- GROWING FAMILY

## WHO OWNS THE POLICY?

A parent, grandparent or another eligible adult generally owns and manages the policy while the child is young. A KSKJ Life agent can explain ownership, beneficiary and transfer options.

# Protection Designed to Grow With Them

KSKJ Life's Precision Plan Whole Life insurance offers straightforward, instant protection for children and families.

## WHOLE LIFE INSURANCE FROM KSKJ LIFE FEATURING OUR PRECISION PLAN POLICY

**ISSUE AGES BIRTH THROUGH 90**

Coverage available from 2 months old.

**UP TO $200,000 COVERAGE**

Options to fit your needs and budget.

**NO MEDICAL EXAM**

Simple process. Less hassle.

**INSTANT DECISION**

Know where you stand in minutes.

**CASH VALUE**

Builds over time to help create value.

**Built for today. Designed for tomorrow.**

## FUTURE OPTIONS. LIFELONG PROTECTION.

Life changes. Health can change too. The optional Guaranteed Insurability Rider can help preserve opportunities to purchase additional coverage later—without evidence of insurability.

# A Gift for Every Stage of Life

The toys will be outgrown. The clothes will be replaced. But a whole life insurance policy can continue protecting them through birthdays, graduations and the milestones still ahead.

### A KSKJ LIFE AGENT CAN HELP YOU:

- **Explore coverage amounts**
- **Review premium options**
- **Understand policy ownership**
- **Learn about available riders**

### START PLANNING THEIR FUTURE TODAY.

Visit kskjlife.com or call 1-844-407-9242 to connect with an agent.

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