



# JUVENILE

Whole Life Insurance

Physicians Life Insurance Company®  
a member of the Physicians Mutual family



Physicians  
Mutual®

Insurance for all of us.®

PMA5262

# A thoughtful gift that can protect for a lifetime.

## Immediate death benefits

- You can choose the amount that best fits your needs – \$5,000 or \$10,000.
- Full benefits are paid immediately for death due to any cause.\*
- Benefits are income tax free under current federal law. In some cases, estate or inheritance taxes may apply.
- Benefits are paid in addition to any other coverage your child may have.

## Benefits automatically double at age 21

Just when your child may need more insurance, the insurance policy face amount automatically doubles – with **no increase in premium**. This is a valuable benefit at an important time in your child's life.

## Guaranteed options for additional benefits

As your child ages, coverage may be added – even if his or her health changes. The additional coverage may be purchased at the insurance policy's first anniversary date on or after your child's 22nd and 27th birthdays.

Here's an example of the coverage your child can have when you buy a \$10,000 insurance policy:

<b>Original Face Amount</b>	\$10,000
<b>At age 21</b> (automatic)	\$20,000
<b>At age 22</b> (optional)	\$40,000
<b>At age 27</b> (optional)	\$40,000
<b>Total Available</b>	\$100,000

## There's no medical exam to take

This insurance policy is available to children 2 weeks to 12 years old, and they don't have to take a medical exam to apply, which could be stressful to young children. Instead, all that needs to be done is answer one short health question.

## The coverage cannot be canceled

Even if your child's health changes, the coverage can be kept for as long as he or she wants – all we ask is premiums be paid when they're due.

## The renewal rate won't go up

The renewal premium is "locked in" and guaranteed not to increase as the child gets older – even if his or her health changes. That means the economical rate you have now is the price you keep ... saving you money month after month.

## Money can be borrowed from the insurance in an emergency

This insurance provides the added benefit of cash value (equity) as time goes by. This is money your child can borrow against later, if he or she needs emergency funds.

## You have nothing to lose

Your satisfaction is guaranteed, so you take no risk in buying this coverage. After receiving the insurance policy, take a month to review it. If the coverage is not what you expected, let us know within 31 days that you want to cancel, and you'll receive a full refund.

\* In the event of death by suicide within two years (CO: one year) of the insurance policy effective date, the death benefit will be a return of premiums paid, minus any money borrowed from the cash value. (MO: Full benefits for suicide are payable unless evidence shows suicide was intended when the application for insurance was made.) Issuance of the coverage may depend on answers to health questions. This insurance policy has limitations. This is a solicitation of insurance. When you respond, an insurance agent/producer will contact you with complete details.  
Insurance Policy L726 (OK: L726K; TN: L726C; TX: L726Q)

