

Junior Estate Builder



They grow up fast.
Protect them while you can.



Humana Financial Protection Products

Junior Estate Builder



Care for the children
you love by insuring
their future.

Give the priceless gift of protection. Humana's **Junior Estate Builder** life insurance protects your child or grandchild, now and in the future, by establishing financial security that lasts a lifetime.

It works like this:

- You'll start out with the protection of term life insurance with low premiums
- At age 25, the policy automatically converts to a whole life policy
- The whole life policy builds cash value with the option to increase coverage

The plan provides:

- ✓ **Affordability** – Low annual premium.*
- ✓ **No-risk, no hassles** – No medical exam or interview.
Plus you can return the policy within 30 days for a full refund.
- ✓ **Flexibility** – Additional coverage can be purchased at ages 25, 28, and 31 without evidence of insurability.
From a \$20,000 policy you can increase up to a total of \$80,000 of whole life coverage.
- ✓ **An investment in their future** – Policy generates monetary values that may provide cash in the future.**

You choose the plan that's right for you:

Plan Option	Coverage Amount	Locked-in Annual Premium
Plan One	\$15,000 coverage	Only \$35 / year
Plan Two – BEST VALUE!	\$20,000 coverage	Only \$45 / year

HUMANA
Guidance when you need it most

Junior Estate Builder is Kanawha Insurance Company policy Form 20305 1/88. Benefits may vary by state and may not be approved in all states. Limitations and exclusions apply. Please see actual policy for complete details. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies. Available for ages 0 - 24 years (nearest age).

*At age 25 there is a one-time premium increase upon conversion from term to whole life.

** Monetary value accumulations begin after the policy converts to whole life at age 25.