



The Affordable Gift of Life Insurance

When we think of presents during Christmas-time we usually think of toys, books, or cash for the children in our family.

However, one of the best gifts that we can give to a child is the gift of Life Insurance.

And because children are young and healthy, premiums are low making it a very affordable gift.

It also ensures that the child will be properly covered in the event that they develop health problems later in life.

Membership helps teach them how to think of and care for others. This is a gift that teaches them to look out for their community.

The gift of membership also includes great member benefits like grants and scholarships.

Ready to start? Contact your 1891 Financial Life Agent or call the Home Office at 800-344-6273 Option 5.

If you choose a **Whole Life** plan, it is beneficial to purchase a policy for the child early to allow it to build cash value and to teach financial responsibility. The cash value can be used later to help defray the costs of education or other necessities.

Kid's Term Insurance lasts for a fixed term. Our Kid's Term Life policy will last through age 26, then end. Kid's Term Insurance can be converted to Whole Life Insurance! Prior to age 26 they can purchase coverage up to \$100,000 without any proof of insurability.

ALL SAMPLES BELOW:
for a Boy, Age 5,
Everyday Juvenile

\$25,000
of Whole Life
Insurance¹

Plus an additional
\$125,000 with the
Guaranteed Issue Rider²

Paid Up at Age 100
\$175.50
Annual Premium

20 Payment Life
\$286.50
Annual Premium

10 Payment Life
\$452.00
Annual Premium

Single Premium
\$2,577.50
One-Time Payment

\$50,000
of Kid's Term
Life Insurance³
Kid's Term to Age 26
\$80.00
Annual Premium

\$660.00
One-Time Payment

11.23FL-GFT All quotes are for illustration purposes; actual premiums and coverage will vary based on gender, age, health history, certain underwriting criteria. Talk to an agent about individual product details. Subject to change. Products/features may not be available in all states. Image by gpointstudio on Freepik. 1) 13WL Plan Series. 2) 17RI-GIO Series. Call for details. 3) 21-JVT26 Plan Series



BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out – For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

Speak to an Agent Today!

Call: 847-342-4500 Option 5 Email: Sales@1891FinancialLife.com