

The facts about:

CHILDREN'S INTEREST-SENSITIVE WHOLE LIFE INSURANCE



Consider the facts

- Accidental injury is the leading cause of death for U.S. children between ages 1 and 14.¹
- The annual cost of child injury deaths in the U.S. is an estimated \$34.5 billion.²

Who can be covered?

Coverage is available for your children, stepchildren, legally adopted children and grandchildren between the ages of 14 days and 24 years.

We're here for you

If you have questions about children's interest-sensitive whole life insurance after enrolling, simply pick up the phone and call 1-800-635-5597.

"My children don't need coverage because I've provided for them through my own life insurance policy."

You may think your children are adequately covered, but there are a number of reasons for them to have their own policy. Purchasing life insurance for them when they are young and healthy is smart planning because a serious illness or injury could prevent them from getting coverage later. An interest-sensitive whole life policy also provides the child with a means for savings that can help meet future financial needs. And with the affordable premiums, most families have no problem covering all of their children.

Enhance your family's protection

- Interest-sensitive whole life insurance cannot be canceled, unless you stop paying the premiums.
- Coverage can last a lifetime at rates based on the child's current age.
- If you apply when you are first eligible, coverage is available without having to answer any medical questions. (But if you wait until later, there will be a few medical questions on the application.)

Most importantly, children's interest-sensitive whole life insurance from UnumProvident provides benefits that can be used to cover many expenses, such as funeral costs, when financial worries might compound the grief of losing a child.

The advantages of our children's individual interest-sensitive whole life insurance

You have a choice

This coverage is voluntary. You decide if you want to apply and how much you can afford.

Coverage levels

Coverage amounts depend on the age of the child at the time of purchase, and range from \$5,843 to \$22,609.

Affordable coverage

The premium is only \$1 or \$2 per week, based on the amount of coverage you choose.

Convenient payroll deduction

If you apply and qualify, the premiums are automatically deducted from your paycheck so you don't have to worry about writing checks or mailing payments.

Builds cash value

The policy's cash value can be used to provide paid-up coverage for your child in the future, or can be accessed through loans from the policy.³

Amounts and values

Weekly premium			Values at age 65			
Issue age	Coverage amount		Guaranteed cash value*		Reduced paid up	
	Based on \$1.00 weekly premium	Based on \$2.00 weekly premium	Based on \$1.00 weekly premium	Based on \$2.00 weekly premium	Based on \$1.00 weekly premium	Based on \$2.00 weekly premium
0	11,304	22,609	5,741	11,485	12,310	24,644
1	11,255	22,511	5,662	11,324	12,144	24,289
2	11,111	22,222	5,425	10,851	11,633	23,266
3	10,947	21,895	5,188	10,376	11,122	22,245
4	10,811	21,622	4,974	9,948	10,670	21,341
5	10,656	21,311	4,891	9,781	10,486	20,970
6	10,379	20,758	4,751	9,502	10,192	20,384
7	10,136	20,273	4,626	9,253	9,923	19,847
8	9,848	19,697	4,481	8,963	9,612	19,224
9	9,594	19,188	4,351	8,703	9,335	18,670
10	9,369	18,739	4,235	8,470	9,079	18,158
11	9,043	18,087	4,072	8,145	8,736	17,472
12	8,754	17,508	3,927	7,854	8,421	16,843
13	8,469	16,938	3,784	7,567	8,113	16,227
14	8,202	16,404	3,649	7,299	7,825	15,649
15	7,963	15,926	3,528	7,056	7,565	15,130
16	7,727	15,453	3,409	6,817	7,310	14,619
17	7,514	15,029	3,300	6,600	7,078	14,157
18	7,303	14,607	3,192	6,385	6,850	13,701
19	7,056	14,111	3,069	6,138	6,583	13,166
20	6,815	13,630	2,949	5,899	6,324	12,649
21	6,574	13,148	2,830	5,659	6,068	12,136
22	6,311	12,621	2,701	5,401	5,794	11,586
23	6,075	12,150	2,584	5,168	5,540	11,081
24	5,843	11,685	2,469	4,938	5,294	10,587

Exclusions

If within two years from the date of issue of this policy the insured dies by suicide, while sane or insane, the amount payable by UnumProvident in place of all other benefits shall be the sum of the premiums paid, without interest, less any debt secured by this policy.

* The guaranteed interest rate is 4.5%. Surrender value will be reduced by any withdrawals and/or outstanding loans.

UnumProvident Corporation's insuring subsidiaries comply with all state civil union and domestic partners laws when applicable.

A personalized illustration will be provided at policy issue if required by your state. These values do not reflect any costs associated with riders.

^{1,2} Safe Kids USA, <http://www.safekids.org/members/unitedstates.html>

³ Loans or surrender of the policy may be subject to penalties/maximums.

Underwritten by the following subsidiary of UnumProvident Corporation:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

www.unumprovident.com

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This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage, please refer to L-21590 or see your UnumProvident representative for specific provisions and details of availability.