



Our Juvenile Whole Life Insurance Policy is All About Helping You Leave a Legacy!

Your grandchildren bring you joy and remind you of life's most precious moments — that first smile, first word, and first step.

As your grandchildren grow up and begin to experience the world around them, life's living expenses become a reality.

Globe Life Insurance Company of New York's Juvenile Whole Life insurance policy may be able to help your family prepare for the unexpected and help provide financial protection that can last a lifetime.

The Unexpected Can Happen.

Understandably, this can make families anxious about purchasing life insurance for children. However, the coverage provides so much more than just a death benefit. Most families would agree being prepared now can avoid a great deal of hardship and heartache in the future if dealing with unexpected financial burdens.



It's a legacy: The cash value that accumulates in this policy could be presented as a gift to your child or grandchild in the future.

Helping to Protect Your Grandchild's Future is Easy!

- Available for ages 0–18
- Simply answer a few application health questions about your grandchild — no need to provide health records, and no medical exam required for child
- Up to five children can be included on one application, but you will receive an individual policy for each covered child¹
- You own the policy — no burden on child's parents to pay premiums²

¹ Subject to underwriting approval

² In the event of policyholder death, policy may cancel if premiums are not paid and a joint owner is not designated. Refer to your policy for specific guidelines on transfer of ownership.



Globe Life Insurance Company of New York's Juvenile Whole Life Insurance Policy Offers Low Childhood Rates to Fit Your Budget.

For just pennies a day, you may be able to help protect your grandchild's financial future with whole life insurance benefit amounts ranging from \$1,000 – \$25,000¹.

The best time to purchase insurance is when they're young. Why? Because the premiums are as low as they're ever going to be. You can lock in a low premium rate now that will never increase².

If you're like most grandparents, you often give your grandchildren gifts...but, how many of those gifts can last a lifetime?

Globe Life Insurance Company of New York's Juvenile Whole Life Insurance Policy Offers Many Financial Advantages:

- Juvenile Whole Life insurance provides permanent lifetime coverage³
- Cash value and loan value accumulate as the child grows⁴
- Paid up insurance and extended term insurance that may provide options for the future
- Coverage can stay with child through adulthood, regardless of changes in health or occupation

Policy Features:

- Benefit amounts ranging from \$1,000 – \$25,000
- Paid up insurance values
- Extended term insurance
- Cost never goes up
- Coverage never goes down

Stability and Financial Strength

For more than 30 consecutive years, Globe Life Insurance Company of New York has earned the A (Excellent) or higher financial strength rating from A.M. Best Company (as of 7/21).

Premium Worksheet*

	Benefit Amounts		
Child Name, Age	\$	\$	\$
Monthly Premium			

* For illustration purposes only. Rates subject to change. Issued policy form rates and terms control.

This brochure highlights the features of policy form GNYSWL21R. Policy described herein is not a preneed or prearranged funeral plan. Policy has some limitations and exclusions. Refer to your policy for actual coverage, benefit amounts, and terms. Child must qualify for coverage amount applicant applies for based on child's age and health.

¹ Example based on a face amount of \$25,000 for a female, age 5, with a monthly premium of \$9.30. This amounts to \$0.33 using a 28-day billing calendar. Your actual policyholder premium may vary and is subject to underwriting.
² Policy premium is based on age and is usually lower for younger ages.
³ As long as premiums are paid on time.
⁴ Cash and loan benefits can only be accessed by the policyholder. In order for the insured child to access cash or loan benefits when the child becomes of age, policy ownership must be transferred to insured child.

