



PROGENY LIFE

ПРОСЕНИЯ ЛІФЕ

PROGENY LIFE COMPANY

CHILD SUPPORT INSURANCE

16701 Melford Boulevard

Bowie, Maryland 20715

(240) 900-2322

info@progenylife.com

www.progenylife.com

THE CHILD SUPPORT DILEMMA

The concept of child support was introduced in the United States back in 1975 with the purpose of guaranteeing financial assistance



to children who reside with just one of their biological parents. The primary aim was to secure financial contributions from the non-custodial parent towards the upbringing of the child. The actual amount of child support payments was supposed to be determined by factors such as the incomes of both parents and other relevant considerations. However, due to lack of reform, the child support system is based on outdated stereotypes and

ideologies and the current system fixates on enforcement and ignores involvement by helping the non-custodial parent pay their child support.

THE BILLION DOLLAR PROBLEM

The U.S. Office of Child Support reveals that out of the **15.8 million** child support cases in the country, a staggering **11.3 million** are in arrears. This means that nearly **75%** of all child support cases are falling behind on their payments, resulting in a total arrearage exceeding **\$114 billion**.



JAIL TIME!



Every day, more than 50,000 individuals find themselves imprisoned solely due to their outstanding child support payments. A significant number of these instances involve individuals who have consistently met their support obligations for years but have fallen into arrears due to job losses, eventually leading to charges of contempt and subsequent imprisonment.

State correctional facilities receive an average of \$45,771 per inmate annually, equating to roughly \$125.40 per day. Moreover, individuals who have been incarcerated are mandated by "pay-to-

stay" laws to cover the costs of their incarceration after their release. These expenses can amount to as much as **\$249 per day**.



As a result, if you are held in contempt for even failing to pay only \$500 in child support and you end up incarcerated for a month, you not only remain responsible for the missed child support payment but might be compelled

to reimburse the state for the month of your detention.

And since many states treat incarceration as voluntary unemployment, child support debts continue accumulating while individuals are in prison. It's easy to see why this is such a difficult cycle to break.

NO LEGAL REPRESENTATION



Many non-custodial parents find themselves attending child support hearings without legal representation, even though there is consistently an opposing attorney present. This discrepancy arises from the fact that child support hearings are considered civil cases, not requiring the state to furnish an attorney as in criminal cases. This situation is inherently unfair, especially considering the potential for incarceration. Most non-custodial parents are eligible to seek modifications to their child support arrangements. However, the absence of legal counsel often means that child support orders go unquestioned. It raises the pertinent question: If someone cannot afford their child support payments, how can they possibly afford an attorney to advocate on their behalf?

THE SOLUTION

PROGENY LIFE

CHILD SUPPORT INSURANCE



PROVIDING PAYMENTS TO AVOID BEING IN
CONTEMPT OF COURT

WHAT IS CHILD SUPPORT INSURANCE?

Child Support insurance is a specialized insurance offering intended to safeguard noncustodial parents in situations where they may face difficulties fulfilling their child support obligations due to unforeseen circumstances like disability or job loss. By considering this insurance, individuals responsible for child support payments can proactively protect themselves from potential legal

consequences, such as being held in contempt of court. Additionally, it ensures the continuity of financial support for their children. This proactive measure serves as a valuable buffer, helping individuals avoid incarceration and providing them

with the essential time needed to secure new employment opportunities, ultimately allowing them to reestablish their regular support payments.



IT'S ONLY 18 YEARS FROM ONE POINT TO THE OTHER...



...MAYBE IT IS TIME TO START THAT INVESTMENT PLAN YOU WERE ALWAYS THINKING ABOUT.


INTRODUCING PROGENY LIFE: YOUR ULTIMATE CHILD SUPPORT INSURANCE AND SUPPORT PARTNER!





☀️ Are you a dedicated parent navigating the complexities of child support payments?


☀️ Worried about unforeseen job loss or unexpected setbacks derailing your commitments?


Look no further! Progeny Life is here to revolutionize your child support journey.


 **Comprehensive Coverage:** We specialize in addressing the unique challenges faced by child support payers. Our innovative insurance solutions are tailored to your needs.


 **Legal Support:** With a nationwide network of experienced attorneys, we offer more than just insurance. We provide you with expert legal assistance to safeguard your rights and interests.

 **Prevent Contempt of Court:** By choosing Progeny Life, you're proactively shielding yourself from the risk of being held in contempt of court. Maintain your peace of mind and avoid legal hassles.


 **Protection in Tough Times:** In the unfortunate event of job loss, our insurance policy steps in to ensure your child support payments continue without interruption. We make payments directly to Child Support Enforcement, keeping your commitment intact.

 **Time to Bounce Back:** Our preventive measures give you the crucial time needed to secure new employment, allowing you to get back on track with your support payments.

 **Invest in Your Child's Future:** But that's not all! With Progeny Life, you can roll over a portion of your payments into a 529 savings plan for your child's education. The sooner you start, the brighter their future!

 **Supporting Families:** We understand the importance of maintaining a stable and nurturing environment for your children. Progeny Life is committed to providing the financial protection and legal support necessary for the well-being of both parents and children alike.

Don't let unexpected circumstances jeopardize your child's future or your own. Trust Progeny Life to be your steadfast partner in securing child support payments and ensuring a brighter future for your family.

Join us today and experience the peace of mind you deserve. Progeny Life - Where Family Matters Most! 

THE POLICIES

BASIC

\$15/MONTH

\$200/YEAR PAYOUT

ECONOMY

\$25/MONTH

\$500/YEAR PAYOUT

STANDARD

\$50/MONTH

\$800/YEAR PAYOUT

BRONZE

\$100/MONTH

\$1500/YEAR PAYOUT

SILVER

\$200/MONTH

\$3000/YEAR PAYOUT

GOLD

\$300/MONTH

\$4000/YEAR PAYOUT

All Memberships Include:

Free Counseling with in-house Counselor

Access to National Lawyer Network

Job Training and Family Resources through our non-profit partnerships

Monthly Newsletter

***There is a one (1) time enrollment fee of \$24.99.**

Legal Service includes unlimited consultations, modifications, adjustments, and discounted in-court representation from our network of attorneys.

If policy holder has been paying their premium for 12 months without a payout, then a portion of the coverage amount will roll-over to the following year. Coverage will always roll-over as long as policy holder remains a member or child is emancipated.