



Life is Good for Kids

Discussing life insurance for children is sometimes difficult. No one likes to think about paying final expenses for the death of a child. When you consider all of the benefits of permanent life insurance for children, it will be easier consider, however.

There are three key benefits of an Erie Family Life whole life policy for children. They include:

- **Guaranteed coverage for life** – protects a child’s insurability for when he or she needs it most later in life.
- **Guaranteed premiums** – premiums are guaranteed to remain level throughout the life of the policy.
- **Guaranteed cash value** – cash value is available to use for any reason, including emergencies.

Erie Family Life’s 20-pay life policy guarantees premiums, face amount and cash value for life. The policy is paid-up in only 20 years. And Policyholders may also pre-pay the policy with one single premium. Erie’s 20-Pay Life a guaranteed insurance option and Single Premium Option is an example of single pay premiums for children ages 10 and younger for \$10,000 and \$25,000 of coverage.

An Erie increasing Universal Life policy or a paid-up whole life policy for children makes a great gift from a parent, grandparent, aunt or uncle. How often have you heard or asked the question, “What do the kids really need for their birthday?” Guaranteed life insurance to protect them in the future when he or she needs it most will last much longer than an iPod.

Call one of the life insurance experts at McCabe Insurance for help designing a future for your kids or grandkids – it is really not complicated.