



Get Started Today!

That's All It Costs?

Face Amounts

Choose between \$1,000 - \$25,000 in coverage. This face amount will never decrease due to age or a change in health.

The rate chart to the right shows the annual cost for \$1,000 in coverage. To calculate the premium, simply find the rate and multiply it by the number (between 1 and 25) of thousands of dollars in coverage.

For example, let's look at a \$10,000 First Step policy for a 1-year-old female. Take the annual rate per thousand (\$6.10) and multiply it by the number of thousands of dollars in coverage (10) to get an annual premium of \$61. **That's only \$5 per month!***

Gross Annual Premiums Per \$1,000*	Issue Age	Male	Female
		0	\$7.30
	1	\$7.40	\$6.10
	2	\$7.80	\$6.50
	3	\$8.00	\$6.80
	4	\$8.30	\$6.90
	5	\$8.50	\$7.10
	6	\$9.00	\$7.40
	7	\$9.30	\$7.80
	8	\$9.60	\$8.10
	9	\$10.10	\$8.40
	10	\$10.50	\$8.60
	11	\$11.00	\$9.10
	12	\$11.50	\$9.50
	13	\$11.90	\$10.00
	14	\$12.50	\$10.40
	15	\$12.90	\$10.80
	16	\$13.50	\$11.30
	17	\$14.00	\$11.80



* Rates Do Not Include An Annual \$42.00 Administrative Fee

Easy To Quote

Use the rate chart to the left to figure out your annual payment, or get a quick quote at our website, www.unitedsecuritylandh.com.

Easy To Apply

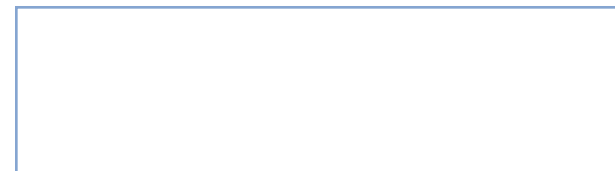
You can apply for coverage by answering a handful of Yes/No application questions. No records or tests are necessary!

Easy To Pay

We offer convenient payment methods:

- Annual, Semi-Annual, Quarterly or Monthly Bill
- Credit Card
- Check By Phone
- Automatic Checking Withdrawal

Our easy application and payment process allows you to secure coverage for your child within a few minutes! Contact your agent listed below, or visit www.unitedsecuritylandh.com to get started!



FIRST STEP

Children's E-Z Life Insurance Plan



Unlike Your Child, Our Premiums Stay Little Forever

The First Step policy is a whole life insurance policy designed for your young loved ones.

The time to buy life insurance is when your child is young and healthy. That way, you lock in an inexpensive policy where the premium never increases, even if your child develops a serious illness or injury that prevents them from buying another life insurance policy in the future.

Not only do the rates stay level for life, but USL&H will not cancel the policy for any reason as long as the premiums are paid on time.

Understanding Cash Value

As years go by, the First Step policy accumulates cash value. Cash value is the amount of money a policy owner can “cash the policy in for” or borrow against while the policy remains in force.

Your cash value increases every year. There are many uses for these funds, as described in the “Value of Cash Value” to the right.

Cover Your Child, Top to Bottom



Guess Who Just Got a \$25,000 Life Insurance Policy?

The Value Of Cash Value

Cash value gives you and your little loved one protection *and* flexibility.

While the policy provides a life insurance benefit, it also builds a valuable nest egg that you or your child can borrow against in the future. The cash value will be a fast and easy account to draw from if an emergency arises or you need to:

- Help Buy Their First Car
- Help Pay For School & Tuition Costs
- Help Put A Down Payment On Their Home
- Help Pay For Their Wedding

These are just examples. You can draw against your cash value account for *any reason*. It can even come in handy when you choose to no longer pay the premium on the First Step policy. With cash value, you can surrender the policy and keep the cash or use it to temporarily extend the policy!

First Step = One Step Ahead

By giving your child a First Step policy, you ensure a life insurance amount that will never decrease at a premium that will never increase! Why is that important? The older your child gets, the more expensive life insurance becomes. On top of that, there are a number of other factors that could make life insurance unaffordable for your child in the future:

- Health Conditions such as High Blood Pressure, High Cholesterol, Or Diabetes
- Tobacco Use
- Becoming Overweight
- Dangerous Occupation Or Hobby
- Driving History

With the uncertainty that the future brings, it's smart to buy a First Step policy for as **little as \$4 a month** before future health concerns, dangerous occupations or hobbies ever get in the way.

Eligibility

Children from 14 days through age 18 are eligible to apply for coverage. USL&H also offers a similar life insurance product for ages 19 and older.

The child's parent, grandparent or legal guardian can apply for and purchase the coverage. As the purchaser, you own the policy and can borrow against the cash value earned on the policy.

Though your child may think they already know what to do with the money, they are not able to draw against the cash value or surrender the policy until you transfer the ownership of the policy.

You can transfer ownership of the policy to the insured anytime after they reach age 18.

Termination

All coverage under the First Step policy will terminate when one of the following occurs:

- The premium for the policy is not paid within grace period and no cash values are available;
- You request that this policy be surrendered;
- The insured dies;
- The period of Extended Term Insurance expires; or
- The policy debt exceeds the cash value

My Own Savings Account? Cool!

