## **About Catholic Financial Life**

Catholics have trusted Catholic Financial Life to safeguard their financial security for more than 140 years. With \$4.9 billion of insurance in force, and assets of \$1.2 billion, Catholic Financial Life is the second largest Catholic not-for-profit financial services organization in the United States. Being member-owned, we put your interests first. You'll see it in the personal conversations we'll have as we help you protect your dreams. You'll feel it, knowing you're an important part of our family. You'll be proud to be a part of an organization that puts Catholic values into action by enriching your life, while serving God by serving others.

### **Fraternal Benefits**

Catholic Financial Life members, who own a financial product, are eligible to receive additional value-added benefits.<sup>2</sup> These membership benefits differentiate Catholic Financial Life from commercial and mutual life insurance companies. These benefits include:

- Catholic Elementary and High School Scholarships
- College Scholarships
- Estate Planning Benefit
- Prenatal, Newborn, and Orphans' Benefits
- Childhood Cancer Benefit
- Sacramental Benefits
- Catholic Summer Camp Benefit
- Prescription Savings and Medic Alert

<sup>2</sup>These benefits are non-contractual and may be discontinued or modified by Catholic Financial Life at any time.



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catholicfinanciallife.org

# Term Life For Children (TLC)





#### Term Life for Children (TLC) a Thoughtful, Loving Gift for Just Pennies a Day!

Here's a lasting way to show a child or grandchild how much you care, Term Life for Children (TLC). For just \$30 a year, you can purchase \$25,000 in term life coverage for a child. There is also a convenient single payment option, that allows for the purchase of either \$10,000 or \$25,000 coverage with just one payment. Coverage under the TLC plan lasts all the way to age 23.

#### **Guarantees Future Insurability**

When a member insured by a TLC plan turns 18 or 23, the plan can be converted to a permanent plan of up to two times the current coverage amount—to a maximum of \$50,000 of permanent coverage—guaranteed, regardless of health.<sup>1</sup>TLC is a great way to begin a child's road to financial responsibility by looking ahead to their future needs.

If you choose to convert the TLC plan at times other than ages 18 or 23, the full term amount is offered <u>as permanent</u> <u>coverage</u> with no proof of the child's insurability required whatsoever.

And there's more. As a valued Catholic Financial Life member, you may qualify for up to \$100 to reduce the cost of buying the permanent insurance.

Term Life for Children. It's a wonderful gift — and so affordable!

 $^1At$  ages 18 and 23, \$25,000 TLC plans may be converted to permanent plans with a coverage amounts to a maximum of \$50,000; \$10,000 TLC plans may be converted to permanent plans with coverage amounts up to \$20,000.



#### Children covered by the TLC plan are eligible to participate in fraternal benefit programs, including:

**Scholarships.** Members have the opportunity to apply for tuition assistance toward their educational goals. Catholic Financial Life provides awards to students attending: Catholic grade schools, Catholic high schools, technical colleges, and four-year colleges/universities.

**Child Cancer Benefit.** If a child member is diagnosed with cancer, Catholic Financial Life is there with grants up to \$5,000 to help with medical care and other treatment-associated expenses.

**Orphans' Benefit.** Catholic Financial Life looks after child members who have lost their parents...providing monthly living allowances up to \$350 and making college scholarship grants up to \$4,000 a year for four years.

For more information, please contact your Catholic Financial Life Advisor or the home office at (800) 927-2547.

Juvenile Single Premium Rates		
Issue Age	\$10,000	\$25,000
0	228	364
1	225	361
2	222	357
3	219	353
4	216	349
5	213	345
6	210	340
7	207	335
8	203	329
9	199	322
10	195	312
11	188	293
12	177	273
13	164	253
14	151	232
15	137	210