

Make an investment in your child or grandchild's future

Protect your child or grandchild's security now... and throughout their life! It's easy and affordable with Junior Estate Builder from HumanaOne. It's the ideal "starter" life insurance policy for children of any age, from babies to college students.



Count on HumanaOne

HumanaOne is committed to helping individuals and families achieve lifelong financial, physical and emotional well-being. We are part of Humana, one of the nation's largest publicly traded health and supplemental benefits companies. So you can trust us to provide the protection you need at an affordable price.

Junior Estate Builder



Give your child or grandchild a gift that lasts a lifetime

Limitations and exclusions apply with this life insurance policy. Benefits may vary by state and may not be approved in all states. Premiums vary based on the benefit amount selected. Available for ages 0 - 24 years (nearest age). Junior Estate Builder is Kanawha Insurance Company policy Form 20305 1/88. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

[Humana.com](https://www.humana.com)

There's no risk with our 30-day money-back guarantee
Contact your agent to apply
Or ask for our Plan Summary for more details

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Protect your child or grandchild – start building financial security now

It's never too early to begin building a secure future. Give your child or grandchild a head start in life with an insurance policy that grows with them – **Junior Estate Builder** from HumanaOne. It begins as a term life insurance policy of up to \$20,000... and automatically converts to a whole life policy at age 25.*

Did you know?

Once the policy converts to whole life and cash value is built, your child or grandchild has the option to borrow against the policy at any time or cash it in. They can use the money to help pay for education expenses... or pay their rent.

Coverage is easy to get and truly affordable

Parents, grandparents, great-grandparents and legal guardians can purchase Junior Estate Builder for the children they love:

- ✓ **Up to \$20,000 coverage** with term life insurance now and the foundation of a whole life policy later
- ✓ **Rates as low as \$35 a year** – that's less than 10 cents a day
- ✓ **Automatically converts to a whole life policy at age 25***, which generates a cash value that grows over time
- ✓ **No medical exams** or lengthy questionnaires required
- ✓ **Benefit amount *guaranteed not to decrease*** once you purchase the policy
- ✓ **No waiting period** since the policy is effective immediately upon approval

Choose the plan that is right for you:

Plan Option	Coverage Amount	Annual Premium
Plan One	\$15K	Only \$35/year
Plan Two	\$20K	Only \$45/year

 **Best Value!**



Build a secure financial foundation for your child or grandchild

Up to \$80,000 in coverage available

Your child or grandchild has the option to purchase additional coverage at ages 25, 28 and 31. It's an affordable way for them to enjoy an even higher level of security.

Junior Estate Builder makes a perfect gift

Celebrate the birth of a baby, birthday or even a graduation. Nothing says "I care" more!

* At age 25 there is a one-time premium increase upon conversion from term to whole life.

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