

# Children's Riders can help provide coverage for the entire family



Legal & General America offers a single rider on Banner OPTerm policies that covers all eligible children to the earlier of the child's 25th birthday or the policy insured's 65th birthday or base policy termination.

- **Issue ages for insured parent**  
20-55
- **Availability**  
At issue only. Available on all OPTerm policies. Not available in Maryland or New York.
- **Eligibility**  
Children of the policy insured (not owner) including any unmarried child, stepchild or legally adopted child.
- **Death benefit options**  
\$5,000 or \$10,000; \$20,000 maximum if both parents have base plans.
- **Annual premium covers all eligible children**  
\$27.50 for \$5,000; \$55 for \$10,000
- **Convertible\***  
For 31 days following coverage expiration for each child.

**Give your clients the full protection they need, at a price they can afford.**

**Call your GA to learn more about rider options from Legal & General America.**

\*To a permanent life plan which we make available for conversion.

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