

***The Value of Life Insurance for Children***

As a father, you worry about your children and do everything you can to protect them. You try to raise them right and make sure they are prepared to become adults. But have you ever thought about buying life insurance for your child?

When you insure a child, you are protecting his or her future. Did you know that one out of every six adults get rated, postponed, or denied for insurance coverage? If you purchase a policy for your child from the Knights of Columbus with a guaranteed purchase option, it guarantees that more insurance can be purchased for that child at certain set dates, without proving insurability.

Unfortunately, as fathers we don't have a crystal ball, and we don't know what the future may have in store for our children's health. But did you know that right now you can purchase a child's policy, in many cases, for less than \$10 a month?

I've heard it said that people don't want to "profit" from the death of a child, so they won't purchase coverage on their children. God forbid something tragic happens, those funds can come in handy at a time when finances will be the last thing on a parent's mind. I have never heard a story about someone who regretted buying coverage on their child.

Contact me today to discuss the many policy options for child plans, including 10- and 20-Pay life insurance.

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