

Can there really be win/win with life insurance?

In line with our mission of helping families prepare for the financial future of their children, The Children's Mutual is offering access to a term life policy that pays out if the holder dies. Or if they don't.

Most life policies only pay out if the policy-holder should die before the end of the product's term. If they're lucky enough to survive, they and their family get nothing.

Well, that's not how this policy works. It still pays out if the policy-holder should die during the policy term, of course. But if they don't, they'll get all their premiums back when the policy ends. So they'll have something to look forward to at the end of the policy term. And one more reason to be glad to be alive!

As with all the products we're associated with, applying has been made as simple as possible – we don't want the pain of paperwork to put parents off something that could bring peace of mind to the whole family.

What is Level Term Life Insurance?

'Level Term Life Insurance' provides a fixed amount of life cover over a fixed period of time at a fixed premium. 'Level Term' refers to the fact that the amount of benefit insured, and the amount of premium charged remain the same throughout the term.

We'd call that win/win!

For more details, go to www.thechildrensmutual.co.uk/other-family-products/life-cover.aspx.

And what is Return of Premium Term Life Insurance?

Not the snappiest of titles – even for an insurance product – but it does describe an unusual win/win situation. If, as we all hope, the policy-holder is still going strong, and have kept the policy in force to the end of the term, the premiums paid during the policy term are returned to them as a lump sum payment.

Why bother?

Life cover gives parents, particularly, the peace of mind that if they should die whilst the policy is in force, the benefit amount will be paid to their estate. It helps to provide a financial safety net for their loved ones, and could be a big help to their family should the worst happen.

With The Children's Mutual, in partnership with ACE Life, applicants can arrange cover of up to £100,000. And if the worst **doesn't** happen they'll get all their premiums back at the end of the policy term.

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For more info see thechildrensmutual.co.uk or contact us . . .

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