



# For what a few toys would cost, you can give a child a big advantage in life.

YOURLIFE IDEA

Nationwide YourLife® WL

## Life insurance: a head start on financial security

You want your little ones to have every opportunity. A good education, a satisfying job, a home of their own someday. And if they ever need cash in an emergency, you'd want them to count on you.

**There's a lot of uncertainty in life, of course. But an inexpensive purchase now could help make these advantages possible.**

Your life insurance needs may change with your personal situation, like with marriage or a job promotion. So consider whether a particular life insurance policy will fit your long-term life insurance needs, and weigh any associated costs before purchasing. Premiums vary with your characteristics, such as sex, health and age, as well as additional charges for riders to customize a policy to fit your needs.

### Giving the gift of whole life insurance

Whole life insurance for a child may cost no more than what you'd pay for a toy or two. But unlike a toy, a life insurance policy won't get broken, discarded or outgrown. In fact, its advantages are lifelong. The child will grow up with a greater sense of security about the future — and a reminder of your caring that can last a lifetime.

<b>As the child grows, so does the policy's cash value</b>	<p>Over the years, your premiums build up guaranteed cash value. If needed, these funds can be borrowed for a home down payment, college expenses or other needs. Unpaid loans will reduce both the cash value and the death benefit amount available to beneficiaries.</p> <p>In addition, withdrawals and loans can increase the likelihood that more premium will be needed later to keep the policy in force and avoid a taxable event. Neither Nationwide® nor its representatives give legal or tax advice, so please see your legal or tax advisor for answers to your specific questions.</p>
<b>The coverage amount is guaranteed</b>	<p>You determine the coverage amount when you buy the policy. This death benefit (minus any loans) is guaranteed as long as the premiums are paid. There are no investments to manage, no stock market uncertainty to worry about. Guarantees and protection are subject to the claims-paying ability of the issuing insurance company.</p>
<b>Coverage will never be easier to get</b>	<p>Illness or injury may make a child uninsurable before reaching adulthood. By purchasing coverage now, you can help ensure it will be there to help provide for his or her own loved ones someday.</p>
<b>And it will probably never be cheaper</b>	<p>The premium is fixed for the payment period of the policy. The younger the child, the lower it will be. When the child grows up, you can transfer ownership of the policy to him or her.</p>

## It costs so little — and there's so much it can do

Most people will need life insurance at some point in their lives. What better time to buy it than when a child is young and the cost of insurance is low?

**Ask us today for your no-obligation, personalized quote.**



*On Your Side*®

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