



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

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.

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.

As the child grows, so does the policy's cash value	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.
The coverage amount is guaranteed	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 and no stock market uncertainty to worry about.
Coverage will never be easier to get	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.
And it will probably never be cheaper	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.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Unpaid loans will reduce both the cash value and the death benefit amount available to beneficiaries. 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. Nationwide and its representatives do not give legal or tax advice, so please see your legal or tax advisor for answers to specific questions.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.



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

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?



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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