



- **\$10,000 Student Term Life Insurance (WL3000IPM)**

This plan covers your child 24 hours a day every day of the year, in school, at play, at home, on vacation - anywhere in the world.

This coverage may be purchased for any child who is in good general health. No medical exam is needed. Acceptance is based on answers to the health questions. A misrepresentation of the existence of any of the conditions listed on the application will result in a rescission of life insurance during the first two years of coverage. The Student Life Insurance Plan covers death from any cause with the exception of suicide during the first two years of coverage. After the policy has been in force for 2 years, there are no exceptions.

You can now obtain this valuable coverage for the annual premium of \$30.00. Upon acceptance, your child's policy will be sent to you by return mail within sixty days. The policy will go into effect on the 1st of the month following acceptance of the application and premium payment.

- **24 Hour Dental Accident Insurance (SDA1000GPM)**

This plan provides benefits of up to \$5,000 per accident for treatment by a legally qualified dentist, who is not a family member, for accidental injury to teeth within sixty days from the date of injury. The plan pays for the Reasonable and Customary expenses for necessary dental treatment that is incurred within one year from the date of injury. This plan does not cover routine teeth cleaning nor does it cover dental disease, gum disease or orthodontia. This policy pays its benefits regardless of any other insurance you may have.

This plan does not provide benefits for:

1. expenses resulting from accidental injury sustained while the policy is not in force,
2. dental treatment necessitated by sickness, deterioration or disease, for cosmetic, preventive, diagnostic or orthodontic purposes, or by any reason other than accidental injury,
3. injury caused by war or any act of war, or while in the armed forces,
4. existing, pre-existing or congenital dental injuries or defects that are not caused by accidental dental injury sustained within the policy term.

The economical cost for all this valuable protection is \$16.00 per year. Coverage will go into effect on October 1st if the envelope is returned in September. Enrollments received after September 30th will become effective on the 1st of the month following receipt by the Company.

Definition of Injury: "Injury" means bodily injury caused by an accident. The injury must occur while the policy is in force and while the insured is covered under the policy.

Anytime, Anywhere Protection: This plan protects your child for accidental injury to teeth that occurs at any place - at school, at home, at play, on vacation - anytime of day or night the year-round. This includes all athletics and all forms of transportation.

What Happens if You Have Other Insurance? This policy pays its benefits regardless of any other insurance you may have.

The above plans are all underwritten by Monumental Life Insurance Company, Cedar Rapids, Iowa, an AEGON company, and administered by Bollinger, Inc., 101 JFK Parkway, Short Hills, New Jersey 07078. For claims or coverage questions, please contact Bollinger, Inc., toll free at 866-267-0092.

Retain this Description of Coverage for your records.

This is not a policy; a master policy is issued to the school for the 24 hour accident and 24 hour dental accident coverages and is on file for your review. Individual policies will not be issued or sent to you except for the Student Life product. Keep your cancelled check or money order receipt as evidence of coverage.

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