

# PARENTS' PROMISE

Give your child a **head start** with Parents' Promise.

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## Give your child the best possible start in life with a Parents' Promise Plan from BAF Insurance.

Parents' Promise is a Whole Life Insurance policy that protects your child while building a valuable nest egg for their future. Parents Promise is available for children from birth to age 13 and grows as they grow into a lump sum which can be used for your child's education.

## A Plan that grows with your child

The earlier you begin the lower your premiums will be and the more savings you will have for your child's future. Give your child the solid financial foundation they deserve today. You will be happy you did tomorrow.

For more information call 242-461-1000.

# FEATURES & BENEFITS

- Parents' Promise can begin when your child is first born, through to age 13 years.
- At age 18 your child will receive a cash payment of 15% of the policy's initial face amount.
- At age 21 years, the face value of your Parents' Promise plan multiplies FIVE times.
- If premium payor (parent) dies after issue date and before policy anniversary (child's 21st birthday), premiums will be waived until the child's 21st birthday.
- Premiums will remain level throughout the life of the policy as long as you continue to pay your premiums.
- Your child can take ownership of the policy at the same low premium for the life of the policy. That's a big saving over what they would pay for new coverage as an adult.
- Premiums can be paid automatically monthly, quarterly or annually.

## Your Commitment

Parents' Promise is designed to allow you to give your child the best possible future and provide them with one of life's most important opportunities...the freedom of choice!

Premiums for Parent's Promise can be tailored to suit your circumstances. You agree to pay a regular monthly, quarterly or annual premium, whichever suits your budget and your benefits are guaranteed to be the same throughout the life of the policy as long as you continue to pay your premiums. The sooner you start the more time your money has to grow and provide the most attractive return on your investment.

You have big plans for your child's future. Start turning your plans into action today! You'll be happy you did tomorrow.

[www.mybafsolutions.com](http://www.mybafsolutions.com)