

“baby steps”

Term Life Series

The Term Life Series is a term plan that lasts for the length of time you choose when you apply for the policy. Features include:

- **Issue ages starting at 15 days**
- **Level premiums over the term selected (10, 15, 20 or 30 years)**
- **Minimum face amount of \$50,000**
- **Can be converted to permanent life insurance during the level premium period**
- **Optional return of premium rider on 15, 20 and 30-year plans. (This provides a full refund of premium if the policy remains in force through the end of the level term period.)**

This brochure is not an insurance policy. It is only intended to provide a general description of Erie Family Life's insurance plans. The policy contains specific details concerning the coverages, conditions and provisions. Your ERIE Agent can answer any questions you may have before you buy. In addition, you may cancel your policy for any reason within 20 days after you first receive it and obtain a full refund of premium paid. Erie Family Life Agents may not be qualified to give legal or tax advice. Be sure to consult a qualified advisor for such matters.

Why Erie Family Life?

Erie Family Life is a member company of Erie Insurance Group. From our modest roots in 1925 as a Pennsylvania auto insurer, we've grown to become a multi-line insurance company. We offer auto, home, business and life insurance, and annuities, through our network of independent insurance Agents.

At The ERIE, we adhere to disciplined underwriting, fair pricing and a prudent investment philosophy. This approach has helped us earn consistently superior ratings in the insurance industry. The combination of a quality agency force, a commitment to customer service and the financial stability provided by Erie Insurance Group assures you that we'll be there when you need us most.

For all your insurance needs

Your ERIE Agent offers a full line of life insurance products for your personal and business needs, including universal life, whole life, level term, annuities, qualified retirement plans, group life and worksite marketing plans.* In addition, your ERIE Agent can provide you with superior protection for your auto, home, business and boat. For more information, contact your ERIE Agent.

Equal professional service

ERIE embraces the principle of “equal professional service,” which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE® assesses each risk based on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.

**Erie Family Life products are not available in New York.*



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“Whether they’re 15 days,
15 months or 15 years old, make
sure they’re protected.”



Hardly anyone likes to talk about life insurance, let alone life insurance for children. But it’s one of the tough things that comes with being a parent (or grandparent, or the best aunt or uncle around).

Why might you consider life insurance for your little one? A few good reasons:

- **Future insurability**—If health problems (like diabetes or heart disease) run in the family, it might be tough for your son or daughter to get insurance later on.
- **Cash later (maybe for college)**—Life insurance is an affordable investment option. The younger your child, the lower the premium and the sooner it starts growing in value.

- **The reason no one wants to consider**—In an ideal world, parents would never outlive their children. Children would never get sick. There would be no accidents. In the real world, tragic things happen. A life policy helps alleviate some of the financial burden that accompanies the death of a loved one.

Options

With Erie Family Life, you can get your child, grandchild, niece or nephew started with an affordable life insurance plan. Both the 20-Pay Life and Term Life Series are great for grandparent-gifting and ideal for covering student loans. Your ERIE Agent can help you choose the best option.

20-Pay Life

20-Pay Life is a permanent plan that offers various coverage amounts and payment options. Features include:

- **Paid up in 20 years**
- **Issue ages 15 days to 17 years**
- **Face amounts between \$10,000 and \$25,000**
- **Guaranteed premium, cash value and death benefit**
- **Accelerated Benefit Option**
- **Additional options—ask your ERIE Agent for details:**

-Waiver of premium

-Guaranteed insurability option*

-Single premium **

* The Guaranteed Insurability Option Rider (GIO) guarantees the future insurability of the insured. The rider is equal to the face amount of the policy and the cost for the rider is included in the premium.

** The single premium option utilizes an Advanced Premium Account. The single premium option assumes a 4.0% interest rate which is subject to change. Consult your ERIE Agent for details and current rates.

20-Pay Life

Age	Male				Female			
	\$10,000		\$25,000		\$10,000		\$25,000	
	Annual Premium	Single Premium	Annual Premium	Single Premium	Annual Premium	Single Premium	Annual Premium	Single Premium
0	\$104.40	\$1,475.58	\$246.00	\$3,476.95	\$96.40	\$1,362.51	\$226.00	\$3,194.27
1	\$104.70	\$1,479.82	\$246.75	\$3,487.55	\$98.00	\$1,385.13	\$230.00	\$3,250.81
2	\$105.20	\$1,486.89	\$248.00	\$3,505.22	\$100.20	\$1,416.22	\$235.50	\$3,328.54
3	\$105.80	\$1,495.37	\$249.50	\$3,526.42	\$102.50	\$1,448.73	\$241.25	\$3,409.81
4	\$106.80	\$1,509.50	\$252.00	\$3,561.75	\$104.90	\$1,482.65	\$247.25	\$3,494.62
5	\$108.70	\$1,536.36	\$256.75	\$3,628.89	\$107.50	\$1,519.40	\$253.75	\$3,586.49
6	\$110.90	\$1,567.45	\$262.25	\$3,706.63	\$110.10	\$1,556.15	\$260.25	\$3,678.36
7	\$113.70	\$1,607.03	\$269.25	\$3,805.56	\$113.00	\$1,597.14	\$267.50	\$3,780.83
8	\$116.90	\$1,652.26	\$277.25	\$3,918.63	\$115.90	\$1,638.12	\$274.75	\$3,883.30
9	\$120.70	\$1,705.97	\$286.75	\$4,052.91	\$119.00	\$1,681.94	\$282.50	\$3,992.84
10	\$125.00	\$1,766.74	\$297.50	\$4,204.85	\$122.20	\$1,727.17	\$290.50	\$4,105.91
11	\$129.80	\$1,834.59	\$309.50	\$4,374.45	\$125.50	\$1,773.81	\$298.75	\$4,222.51
12	\$135.10	\$1,909.50	\$322.75	\$4,561.73	\$128.90	\$1,821.86	\$307.25	\$4,342.65
13	\$140.90	\$1,991.47	\$337.25	\$4,766.67	\$132.40	\$1,871.33	\$316.00	\$4,466.33
14	\$147.20	\$2,080.52	\$353.00	\$4,989.28	\$136.00	\$1,922.22	\$325.00	\$4,593.53
15	\$155.10	\$2,192.17	\$372.75	\$5,268.43	\$139.80	\$1,975.92	\$334.50	\$4,727.80
16	\$157.10	\$2,220.44	\$377.75	\$5,339.10	\$141.30	\$1,997.13	\$338.25	\$4,780.81
17	\$159.20	\$2,250.12	\$383.00	\$5,413.30	\$143.50	\$2,028.22	\$343.75	\$4,858.54

Above All In Service means knowing what’s special to you. That’s why our founder, H.O. Hirt, raised the letters ERIE out of the word service to remind us what we are reaching for every day.

