



Youth Whole Life provides your children or grandchildren with the gift of a lifetime



Did you know?

Regardless of any future health problems your child or grandchild may have, a Youth Whole Life policy from EMC National Life Company is guaranteed to not go up in price or be canceled.

A Youth Whole Life policy offers:

- Guaranteed death benefit, cash values and premiums
- Continuous pay to age 121
- Options for the future (surrender value or reduced paid-up insurance)
- Coverage amounts from \$2,000 - \$50,000
- Issue ages from 14 days to age 17

Sample Monthly Rates

ISSUE AGES	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
14 days	3.70	3.41	5.17	4.59	6.64	5.77	8.11	6.95	9.59	8.13
1	3.69	3.43	5.15	4.63	6.61	5.84	8.07	7.04	9.54	8.24
2	3.72	3.46	5.22	4.70	6.71	5.94	8.21	7.18	9.71	8.42
3	3.77	3.51	5.31	4.80	6.86	6.08	8.40	7.37	9.94	8.65
4	3.83	3.56	5.44	4.90	7.04	6.24	8.65	7.58	10.26	8.91
5	3.90	3.62	5.57	5.01	7.25	6.40	8.92	7.79	10.60	9.18
6	3.97	3.68	5.72	5.13	7.47	6.58	9.22	8.03	10.97	9.48
7	4.05	3.73	5.88	5.24	7.71	6.75	9.53	8.26	11.36	9.77
8	4.13	3.80	6.04	5.37	7.95	6.94	9.86	8.51	11.77	10.08
9	4.22	3.86	6.22	5.50	8.22	7.13	10.22	8.77	12.22	10.41
10	4.32	3.93	6.41	5.64	8.51	7.34	10.60	9.05	12.69	10.76
11	4.42	4.01	6.62	5.79	8.82	7.57	11.02	9.35	13.21	11.13
12	4.54	4.08	6.85	5.94	9.16	7.80	11.47	9.66	13.78	11.52
13	4.66	4.17	7.09	6.11	9.52	8.05	11.95	9.99	14.38	11.93
14	4.78	4.25	7.34	6.27	9.90	8.30	12.46	10.32	15.01	12.35
15	4.91	4.33	7.60	6.43	10.29	8.54	12.97	10.64	15.66	12.75
16	5.03	4.41	7.83	6.60	10.63	8.78	13.43	10.97	16.23	13.15
17	5.12	4.49	8.02	6.76	10.92	9.03	13.82	11.30	16.71	13.56

This provides an overview only of the Youth Whole Life Insurance product. The policy, the riders and their provisions may vary or be unavailable in some states. Please refer to and read your state specific policy form ICC21ELP054/ELP054 and all rider forms carefully for all contractual provisions, benefits and limitations.



PO Box 9202
Des Moines, IA 50306-9202
800-232-5818
EMCNationalLife.com

COUNT ON EMC TO MAKE LIFE EASY.

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