

# Juvenile Enrichment Plan (JEP)

The Juvenile Enrichment Plan (JEP) is an innovative way for you to offer protection to your children, grandchildren and young family members. It is a cost-effective way to provide term life insurance coverage, and secure future insurability.

- Issue Ages 0-21.
- \$10,000 minimum coverage to \$100,000.
- One low premium per \$1,000.00 of coverage for all ages.
- Single or annual premium payments available.
- This plan provides juvenile members with the best possible insurance benefits at a low premium.
- Guaranteed convertibility to a permanent life policy at any time up to age 25 (no medical exam required), or you have the option to extend the plan to age 30.
- A conversion credit will be applied towards the new policy's first year premium.
- Policyholders are eligible for a variety of FCSU benefits, including scholarships for those who qualify (min. \$25,000 policy), cultural programs and fraternal events.

**Protect Your Loved Ones! Apply Today.**



**FCSU Financial®**  
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