



Whole Life Insurance

Employers want to provide employees with a benefits package that fits their ever-changing needs. With its guaranteed premiums, benefits, and values, as well as the option to insure your entire family, Boston Mutual's whole life insurance can help complete your benefit package.

Life changes...so it may be time to review how much coverage you have and consider what your family might need if something should happen. Whether you're just starting out at your first job, or nearing retirement, whole life insurance should be an integral part of your financial plan.

Just like Boston Mutual has always been there for our policyholders, whole life coverage will always be there to provide you and your family protection and security for the future.

HIGHLIGHTS



Affordable



Flexible



Worldwide coverage



Portable

Benefits ...

- Available for you, your spouse, children, and grandchildren.
- Guaranteed coverage with no medical questions, up to certain amounts.
- You select the amount of insurance you need and how much you can afford.
- Payroll deduction makes payment easy.
- Your payment amount will stay the same, even if you change employment or retire.
- Builds cash value.
- Annual statements provide current policy value information.
- Paid up options, based on accrued cash values.

Our Whole Life workplace insurance is an endowment at age 95 policy, which means the face value would be paid to the insured, if living, at age 95.

Guarantees ...

- Premium** – As long as you continuously pay your premiums, the cost of your life insurance policy can never go up.
- Cash Value** – The cash value illustrated at the time of purchase are guaranteed as long as your coverage stays in force*.
- Interest Rate** – This policy provides a 3% guaranteed credited interest rate on accruing cash values.
- Portability** – Even if your employer changes, you can arrange to pay us directly and keep your coverage.
- Coverage Issued** – Employees and their spouses who are actively at work for a minimum of 20 hours per week can purchase this insurance up to certain limits, despite past or present health problems.
- Additional Purchase** – If you buy a minimum amount of coverage, you guarantee yourself the right to purchase any remaining portion of the guaranteed issue limit at future approved enrollments (subject to product and payroll deduction availability).

* The actual cash value may be decreased by loans or withdrawals.

see other side

Additional features that may be available to you . . .

- **Accidental Death Benefit** – doubles or triples the amount paid in the event of accidental death. This benefit pays an additional amount equal to the basic coverage to the beneficiary if the insured is killed accidentally. If accidental death occurs while the insured is a passenger on a bus, plane, train or any other common carrier, this benefit pays the accidental death benefit as above but will also pay an additional benefit of the basic coverage (*up to \$100,000*).
- **Children’s Insurance Benefit** – covers all eligible natural children, stepchildren, or legally adopted children from age 15 days through age 25.
- **Payor Waiver of Premium** – pays premiums on the employee, spouse, or dependent’s policy or policies in the event the payor (*employee*) becomes totally disabled before age 60.

Not all riders will be available for purchase as they are options made available to you by your employer in their benefits offering. Riders are not approved in all states.

For specific information – speak to your Boston Mutual representative.

My interests today are . . .

Name	Face Amount	Premium	Face Amount	Premium	Face Amount	Premium

Pay Frequency:

☐ Weekly

☐ Bi-Weekly

☐ Semi-Monthly

☐ Monthly



FAMILY MATTERS. NO MATTER WHAT.®

120 Royall Street, Canton, MA 02021 | 800.669.2668 | www.bostonmutual.com

Policies underwritten by Boston Mutual Life Insurance Company. This information is not intended to be a complete description of the insurance coverage available. For complete details of coverage and availability, please refer to the policy form or contact your Boston Mutual representative.