



Whole Life Insurance

Employees look to their employer for financial security and to make the best options available to them as a part of their benefits portfolio. For many consumers, benefits offered by their employer may be the only coverage they have.

With its guaranteed premiums, benefits, and values, along with the option to insure the entire family, Boston Mutual's whole life insurance can help employers offer a robust package to their employees that is easy to maintain, from a company that will be there for them in their time of need.



Affordable



Flexible



Worldwide coverage

Simple enrollment: electronic enrollment, build kits, and call center available

Benefits and features of our Whole Life workplace coverage •••

- Available for employee, spouse, children, and grandchildren.
- Guaranteed coverage with no medical questions, up to certain amounts.
- Employees select the amount of insurance they need and how much they can afford.
- Payroll deduction managed by the employer makes payment easy.
- Payment amounts stay the same, even if the employee changes employment or retires.
- Builds cash value; annual statements provide current policy value information.
- Paid up options, based on accrued cash values.
- No minimum participation requirements.
- Coverage is effective on application date.
- Issue age rates, using age as of the issue date.
- Rates available as unismoke or smoker distinct.
- Approved for use in all states.
- Pairs well with our other whole life and term life options – ask your regional sales representative for more details.

Additional riders available •••

- **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 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.
- **Level Term to age 65** – provides an additional amount of term insurance coverage up to age 65 for employee or spouse.

Not all riders are approved in all states. For specific information speak to your Boston Mutual regional sales director.

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.

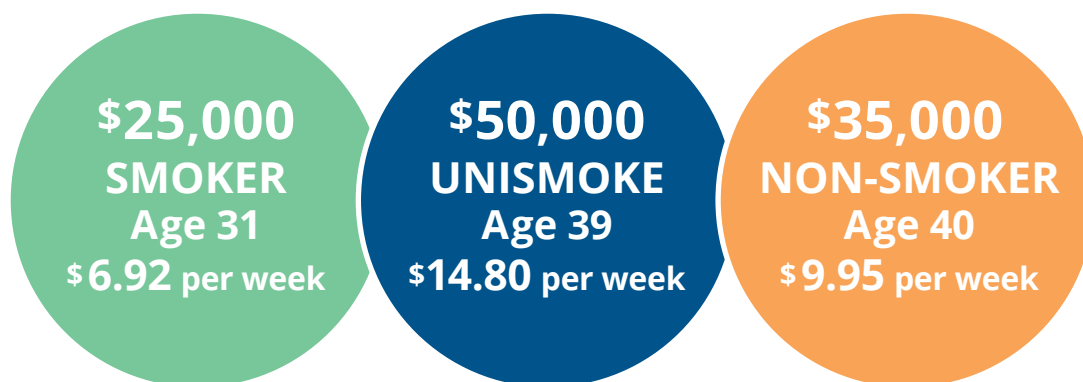
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Guarantees . . .

- **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 when you reach age 65 is 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.

Sample Rates . . .



Rates shown are for illustrative purposes of the base plan only.

Boston Mutual Life Insurance Company is a national insurance carrier providing flexible insurance products for working Americans in the private and public sectors. We proudly serve many markets, including municipalities, manufacturing, the medical field, and unions nationwide. We offer a range of insurance coverage options for both individuals and employers, with a product portfolio that includes life, critical illness, disability and accident insurance coverage.

Our regional teams, consisting of associates from Underwriting, Case Implementation, and Operations work together with your Regional Sales Director to help you market and deliver your cases seamlessly. From proposal to claim, our teams are there to support you and our policyholders throughout the entire life of the policy.



FAMILY MATTERS. NO MATTER WHAT.®

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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. Policies underwritten by Boston Mutual Life Insurance Company under policy series ICC18 END-95 (ESO)(6/18).