

# Boston Mutual Whole Life Insurance

**GUARANTEED ISSUE UP TO \$100,000!**



Policy Highlights	Permanent Whole Life Insurance Policy	
<p>Whole Life is more than just life insurance at an affordable price. It combines the guaranteed premiums, coverage and values that have always been so attractive in whole life insurance with the advantages of cash accumulation at current interest rates. This coverage is an endowment at 95 life insurance policy with coverage to age 95.</p>		
Eligibility	<p><u>Age</u>                      Partner: Minimum age 18; Max age 70                      Spouse<sup>1</sup>: Minimum age 18; Max age 70                      Children: Minimum age 15 days; Max age 25</p>	<p>Actively at work a minimum of 20 hours per week for at least 30 days following the date of employment at time of application.</p>
Affordable, Flexible Protection	<p>You choose the amount of insurance that best suits your needs and budget from \$5,000 up to \$100,000. Guaranteed Issue up to \$100,000 for partner and up to \$15,000 Guaranteed Issue for spouse. Child coverage is available with the Optional Child Term Rider and partners can choose between \$10,000 or \$25,000 term coverage for their children.</p>	
Policy Values <sup>2</sup>	<p>As long as premiums are paid, this coverage offers a guaranteed cash value that can grow over the years. While this value can never be less than the guaranteed 3% credited interest rate, this coverage gives the advantage of potential cash values in excess of the guaranteed amount. The current interest rate in effect when the policy is issued is guaranteed for the first year. On each policy anniversary date, the policyholder will receive an annual statement outlining the policy's accumulated value and changes in the interest rate, if any.</p>	
Constant Coverage	<p>Participants are protected worldwide, 24 hours a day. The policy is owned by the partner and supplements any other insurance they may have.</p>	
Portable	<p>The plan remains in force as long as premiums continue to be paid; and the permanent plan premiums cannot be increased. If the partner changes jobs or retires, as long as they continue to pay premiums, the insurance will remain in force without interruption.</p>	
Accidental Death Benefit (ADB)	<ul style="list-style-type: none"> <li>• The Accidental Death Benefit could double or even triple the death benefit.</li> <li>• 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 ADB as above but will also pay an additional benefit of the basic coverage (up to a maximum of \$100,000).</li> <li>• Any Basic Plan participant age 5 years through age 60 is eligible for this benefit.</li> </ul>	
Optional Riders		
Children's Term Rider	<ul style="list-style-type: none"> <li>• Rider provides level term coverage for \$10,000 or \$25,000 for all unmarried, dependent children, ages 15 days – up to and including age 25 years.</li> <li>• Future children will be automatically covered upon the attainment of 15 days with no increase in the premium.</li> <li>• This benefit may be added to any policy issued to a partner or spouse ages 18 to 55.</li> </ul>	

1. Spouse means a person of the opposite or same sex recognized as the insured's spouse/partner under the laws of the state.

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

This plan is not available in the following jurisdictions: AK, HI, NY, and PR

Eligible partners must be working a minimum of 20 hours per week to qualify for insurance.