

# ISSUE AGE VOLUNTARY LIFE AND AD&D INSURANCE



FAMILY MATTERS. NO MATTER WHAT.

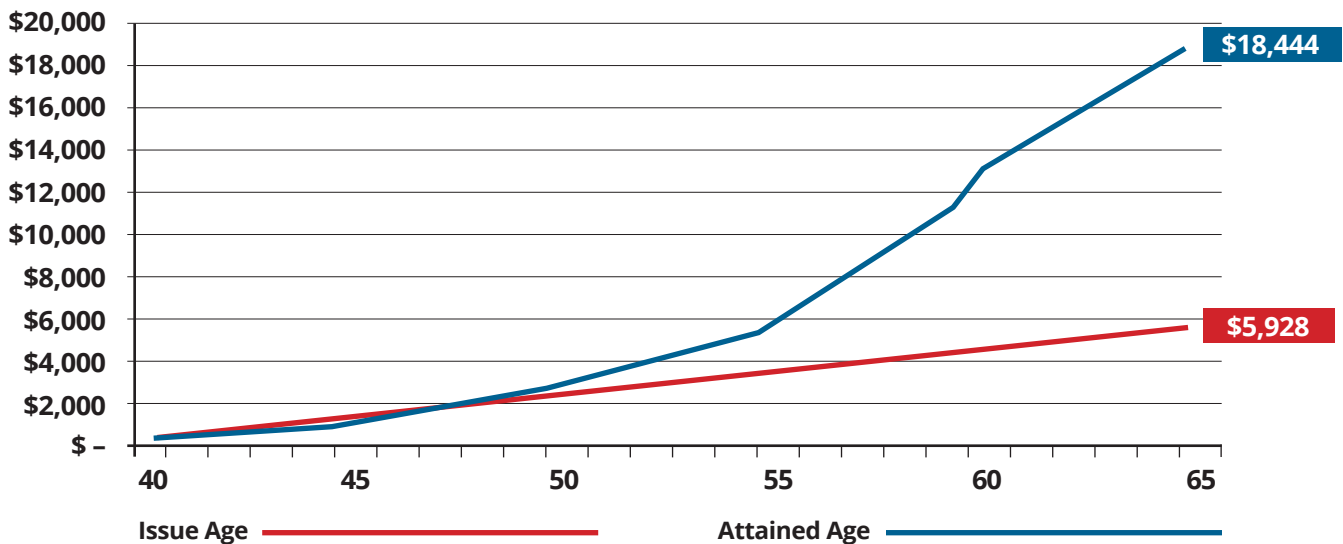


Today, offering products that help both employers and employees deal with the rising cost of traditional benefits isn't just good business, it's the right thing to do. At Boston Mutual, we understand that we're all in this together, and together, we can help provide a measure of financial security for the people that matter most.

**Our Issue Age Voluntary Term Life Insurance with Accidental Death & Dismemberment coverage does just that. Here are just a few of the features of the plan:**

- ✓ Issue Age pricing means the employee's rates do not change with age
- ✓ Available for spouse and dependent children - all children are covered for one low cost
- ✓ Guarantee Issue coverage for the entire family
- ✓ Conversion and portability options up to age 65\*
- ✓ Bereavement counseling is included
- ✓ A great complement to our basic and permanent life products, which helps maximize an employee's life insurance dollar

**The coverage is the same, so what makes Issue Age pricing different from Attained Age pricing? Here is an example of how much \$100,000 of protection would cost out of pocket, from age 40 to 65 for each option:**



- Employee must purchase coverage in order to insure other family members.
- For complete details of coverage and availability, please refer to the policy form or contact your Boston Mutual representative.
- Issue Age pricing is not available in MN.
- Example of rates is for illustrative purposes only. Rates are subject to change.

\*Portability age may vary by state. See your certificate for details.

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