

FAQ'S about our

Workplace Solutions whole life insurance



FAMILY MATTERS. NO MATTER WHAT.®

- Q. Can I buy this plan on my own?** → **A.** No, this plan is available only to employees of companies that provide the convenience of payroll deduction. Because your employer has chosen to offer Boston Mutual products, you receive the advantages of more liberal underwriting and the convenience of payroll deduction. All of this results in savings that reduce the cost of the policies.
- Q. Does the life insurance policy replace my present group insurance?** → **A.** No, Boston Mutual's whole life coverage is independent of and will supplement your present group insurance program.
- Q. If I leave my employer what happens to my Boston Mutual insurance?** → **A.** You can take your coverage with you when you leave with no change in cost or benefits. We will bill you at home or you can elect to have monthly payments deducted from your checking or savings account.
- Q. What happens if I can't pay my life insurance premium as a result of a leave of absence or termination from my employer?** → **A.** Your Boston Mutual life insurance policy includes the "Automatic Premium Loan" provision, which will be used to pay your premium at the end of your grace period, provided you have accumulated cash value.
- Q. What options does my Boston Mutual whole life policy provide at retirement?** → **A.** Depending on how long your policy has been in force, you may: 1) continue your premium payments and value accumulation; 2) opt for a paid-up policy; 3) decide to turn your policy in for its accumulated cash value.
- Q. Can I increase my coverage in the future?** → **A.** You may apply for additional coverage in the future if you are actively at work and your employer continues to offer payroll deduction for the coverage. You will be subject to the specific underwriting guidelines of the product.
- Q. Can I take a loan on my life insurance policy?** → **A.** Yes. You may borrow all or part of your loan value at an 8% fixed interest rate.
- Q. Does the whole life coverage have a surrender charge?** → **A.** If you discontinue your plan before the 21st policy year, there will be a surrender charge. The amount of this charge decreases every year. No charge is made if you decide to terminate your coverage after it has been in force for at least 20 years.
- Q. Will life insurance benefits be paid for suicide?** → **A.** If suicide occurs during the first two years your policy is in effect, benefits will not be paid, but premiums paid will be refunded. After two years, benefits will be paid if death is caused by suicide. *In North Dakota, the time period is one year (not two years).*
- Q. Are there any additional benefits I can add to my life insurance coverage?** → **A.** Catastrophic Loss coverage can be added to your life insurance coverage and is designed to help provide financial assistance should you lose (*either temporarily or permanently*), the ability to care for yourself. There is no requirement that you be confined in a nursing home, assisted living facility or receiving home health care. This coverage provides a monthly benefit payable to you for up to the maximum benefit period after you have satisfied the elimination period and continue to qualify for benefits. The benefits paid under this coverage will not reduce the face amount of your life insurance with us.

You may qualify for benefits when you:

- ✓ Are unable to perform two or more activities of daily living (*Bathing, Transferring Dressing, Toileting, Eating, and Continence*),
- ✓ Are under the regular care and attendance of a Physician, and
- ✓ Have satisfied the elimination period.

The diagnosis of this loss must occur after the effective date of the coverage. Catastrophic Loss coverage is not available in all states and coverage may vary by state. If you apply for this coverage, please refer to your policy for full details.

Why Choose Boston Mutual Life Insurance Company? ●●●

- ✓ Founded in 1891 – over 125 years of financial strength and stability
- ✓ A mutual insurance company, owned by and operated for the benefit of the policyholders
- ✓ A national insurance carrier recognized leader for providing flexible insurance products for working Americans and their families in the private and public sectors of the USA
- ✓ Boston Mutual Life has simple philosophy: treat every client and every business partner with the same devotion and respect we'd show to our own families. Family matters. No matter what.
- ✓ Dedicated service and claim teams focused on the customer journey
- ✓ Claims processed with speed, accuracy, and compassion

Why do you need life insurance? ●●●

If You Have a Family

Boston Mutual's whole life plan enables you to build a cash reserve for yourself, your spouse and your children for less than one hour's pay per week. It is a sound way to protect your family without exceeding your present budget.

If You're Single with No Dependents

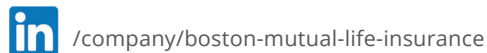
For a single working person, insurance is the foundation for future financial planning. The longer you wait to buy insurance, the more expensive it will be. The flexibility of the whole life plan enables you to expand your coverage to meet future responsibilities.

If You're Older and Nearing Retirement

A lot of obligations and responsibilities have probably come and gone in the past few years. Now you can think about your future. Your whole life plan can be continued after retirement.



Life policies are underwritten by Boston Mutual Life Insurance Company (Canton, MA) in all states, except New York, under END-95(ESO)(20/21), subject to state availability. Product offerings may vary depending on state laws and regulations. This information is not intended to be a complete description of the insurance coverage available. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to the policy form or contact your Boston Mutual representative.



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