



BOSTON MUTUAL LIFE INSURANCE COMPANY

# Whole Life Insurance

## Lifelong Protection For You and Your Family

With flexible coverage options, guaranteed pricing, and cash value growth, you can customize a life insurance plan that fits your needs and budget.

### How It Works

Whole life insurance offers lifetime coverage, ensuring you and your loved ones are always protected. With rates that don't go up and a guaranteed payout, it provides peace of mind and long-term financial security. Your coverage starts immediately upon enrollment. Plus, a cash savings, often called cash value, grows over time, allowing you to borrow from it if needed.\*

\*Borrowing is subject to interest payments.

### Locked-In Rates

Once you lock in your premium rate, your coverage and your rate stay the same for life as long as you keep up with payments. One less cost you have to worry about going up over time!

Your representative can work with you to decide how much coverage you need and what amount fits your budget.



## How Life Insurance Takes Care of Your Family

Signing up for life insurance means there will be cash available for your loved ones to cover things like mortgage payments and other expenses should something happen. Just let us know who you'd like to receive the payment if something happens to you.

### The money can help cover:

- ✓ Everyday expenses like the mortgage, bills, and keeping the household running
- ✓ Planning a special farewell that celebrates your life and legacy
- ✓ Providing long-term financial security for the people who matter most to you

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

## Take the Next Step

Whether you're ready to enroll or just have questions, your company's human resources representative is ready to help.



FAMILY MATTERS. NO MATTER WHAT.®

## Other Helpful Information

### COVER YOUR WHOLE FAMILY

You do not need to elect coverage for yourself to cover your family. You can choose to cover yourself, and/or your spouse, children, and grandchildren — all with one application.



### TAKE IT WITH YOU

Change jobs? No problem. Your insurance policy stays with you and at the same premium. Just make your payments directly to us. When you retire, you can keep your insurance, as long as payments are made.



### GUARANTEED CASH VALUE

Did you know your policy also builds cash value? As long as you make your regular payments, your policy builds up cash you can borrow from anytime. The cash value you see today is guaranteed to be there when you turn 65, as long as you maintain your coverage.\*\*\*

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

\*\*Policy loans are subject to interest.



### ROOM TO GROW

Think you might need more coverage later? You can start with a basic policy now and increase it at any future enrollment.



Knowing your family will be financially protected if something happens to you gives a **special kind of peace**. When you have **life insurance**, you can rest easier each night, confident that your loved ones won't face financial hardship on top of their grief — **you've already put a plan in place to take care of them.**

## Getting to Know Boston Mutual

Boston Mutual Life Insurance Company is committed to providing financial peace of mind to all we serve.

As a mutual company, our policyholders come first. We understand life insurance can be confusing, so we're here to answer your questions and help you find options that make sense for your finances. We pride ourselves on personalized, caring service—supporting customers and communities as we have for working Americans and their families for over 133 years.



800.669.2668 | [bostonmutual.com](https://bostonmutual.com)

END-95(ESO)(20/21) 335-4611 6/25

FAMILY MATTERS. NO MATTER WHAT.®