

# Whole Life Insurance ●●●



## What is whole life insurance?

**Whole life insurance 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.

With whole life coverage you choose the amount of insurance or the amount of premium that best suits your needs and budget.

*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.*

## Providing peace of mind for you and your family ●●●

### With Boston Mutual's Whole Life coverage...

- ✓ **Family coverage available** - You don't have to apply in order to cover your spouse, children, and grandchildren.
- ✓ **Catastrophic Loss rider** - Provides the employee and/or spouse additional financial protection should the insured lose (either temporarily or permanently) their ability to care for themselves. (in Massachusetts this rider is called the Chronic Illness Rider).
- ✓ **Guaranteed premium** - As long as you pay your premiums, the cost of your life insurance policy can never go up.
- ✓ **Guaranteed 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.\*
- ✓ **Guaranteed portability** - Even if your employment changes, you can keep this coverage and pay us directly for the premiums.
- ✓ **Guaranteed additional purchase** - If you buy a minimum amount of coverage, you guarantee the right to purchase any remaining portion of the guarantee issue limit at future approved enrollments (subject to product and payroll deduction availability).

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



**Forty-two percent of Americans -  
102 million adults - say they need  
(or need more) life insurance.**

2024 LIMRA Barometer Study

Approved for use in AL, AR, CO, DC, GA, IN, KY, LA, MA, ME, MI, MS, NE, OH, RI, SC, WV and WI

## Did you know? ●●●

- ✓ **If you have a family**, whole life insurance enables you to build a cash reserve for yourself, your spouse, your children and grandchildren. It's a sound way to protect your family without exceeding your present budget.
- ✓ **If you're single with no dependents**, the flexibility of the whole life plan allows you to expand your coverage to meet future responsibilities.
- ✓ **If you are nearing retirement**, 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 at the same premium.

## What's the right coverage for you? ●●●

We know it's not easy to figure out which insurance fits your needs. Whole life insurance provides protection and financial security that can ensure your family is taken care of when the unexpected happens.


*Speak with a representative to talk about what might work for you and your family.*



FAMILY MATTERS. NO MATTER WHAT.®

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