

General Product Information
Underwriting Company: Boston Mutual
Product: Whole Life Insurance

Voluntary Life Insurance is the cornerstone of most Voluntary Benefit Programs. A Group Life Plan, no matter how generous, could never meet the diverse needs of all employees. This plan is designed to provide coverage for you now and into retirement.

Advantages of this program are:

- **Family Coverage:** Design your own program for you, your spouse and your children. You may insure one person or your entire family. Employees do not need to buy a policy on themselves to cover family members.
- **Convenience** of payroll deduction.
- **Affordable:** You choose the cost and coverage that best suits your budget and needs.
- **Guaranteed Issue:** No physical exams; coverage may be available for employees and family members regardless of health problems, when first eligible. Coverage is in effect when you sign the application provided you are actively at work on the first deduction date.
- **Portability:** Unlike group term, these policies may be taken with you, when you leave or retire, with **no** change in premium or benefits.

This is a summary of benefits. Actual carrier policy provisions will prevail.