



## Whole Life Insurance

can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

### How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also builds cash value at a guaranteed rate of 3.75%.\* You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

### What's included?

#### A "Living" Benefit

You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're diagnosed with a terminal illness and expected to live 12 months or less. It can help cover your costs while you're still alive. The payout would reduce the benefit that's paid when you die.

#### Long Term Care Rider\*

You may be able to use your death benefit to pay for long term care. Subject to rider conditions. See your plan administrator for more information. If available, you may purchase if you or your spouse are between 15 and 70 years old.

### Who can get Whole Life coverage?

<b>You:</b>	You can purchase a minimum benefit amount of \$10,000, to a maximum of \$100,000 if you're between 15 and 80 years old. The cost is based on your age when coverage is issued and whether you use tobacco.
<b>Your spouse: Individual coverage</b>	Available for your spouse between the ages of 15 to 80, even if you don't purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home. You can purchase a minimum benefit amount of \$5,000, to a maximum of \$35,000. The cost is based on your spouse's age and whether they use tobacco.
<b>Your children: Individual coverage</b>	Your children and grandchildren can have individual coverage, even if you don't get coverage for yourself. If you leave your employer, your children can keep their coverage. You can purchase a minimum benefit amount of \$5,000, up to a maximum of \$25,000 for each child.

\*Not available in all states

### Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

### Additional Long Term Care Rider

#### Restoration Benefits Rider\*

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Benefit Rider will be restored one time.
- If available, you may purchase if you or your spouse are between 15 and 60 years old.