

Term Life Insurance



Providing peace of mind during life's most difficult times

Term life is a low cost option that allows for the purchase of high benefit amounts, while you are actively employed with your company. At Boston Mutual Life, we are here to make the process of buying term life insurance simple and affordable. When life's most challenging moments arise, we are here to assist.

Why you may need this type of life insurance

Replace Lost Income

Burial/Final Expenses

To Guarantee Mortgage Pay-off

Wealth Transfer

Funds for College Education

Replace Another Policy

Supplement Group Coverage

What you need to know about this type of insurance

- ✓ **Dependent Coverage:** Available for spouse and children.
- ✓ **Waiver of Premium:** Life insurance is continued without premium payments if you become totally disabled.
- ✓ **Accelerated Death Benefit:** Available to insureds with a life expectancy of 12 months or less, allowing them to collect a percentage of their life insurance benefit early. The remaining benefit is then payable to the beneficiary.
- ✓ **Portability:** Offers insure you and your dependents the opportunity to continue the term life insurance upon leaving employment (*up to age 65). Boston Mutual will bill for premium directly to you.
- ✓ **Conversion:** Allows you and your dependents to convert the term life insurance to a whole life policy without evidence of insurability within 31 days of termination from employment.
- ✓ **Bereavement Counseling:** Available to all covered insureds.



Accidental death & dismemberment provisions ●●●

Accidental death and dismemberment (AD&D), usually added as a rider, covers the unintentional death or dismemberment of the insured. If included, the Term Life Insurance benefit is doubled if death is due to an accident. Dismemberment benefits are payable for loss of eyesight or limbs according to the policy provisions.

- ✓ **Available for employees and their spouses.**
- ✓ **24 hour coverage.**
- ✓ **Education Benefit:** Payable in the event of an insured employees' accidental death. This benefit provides each qualified dependent a percentage of the employee's life insurance for up to four years.
- ✓ **Seat Belt Benefit:** An additional 50% of the AD&D benefit is payable if the insured's death is the result of an automobile accident while the insured was wearing a properly secured seat belt.
- ✓ **Repatriation of Remains Benefit:** Payable up to \$5,000 to cover expenses occurred to return the body if the insured's accidental death occurs 100 miles outside of his/her primary residence.

** Not all benefits/riders available in all states. State variations may apply.*



FAMILY MATTERS. NO MATTER WHAT.®

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