

## Whole Life Insurance

To put it simply, life insurance provides protection against the economic loss that may occur when someone passes away.

The benefit that covers the insured person can also help to pay funeral costs, medical expenses not covered by health insurance, and other outstanding debts. The amount of premium paid for this coverage varies based on the type of life insurance, the amount of coverage, and other factors.

Your employer is offering you the opportunity to purchase Life Insurance Company of Boston & New York's Interest Sensitive Whole Life insurance coverage. This is an endowment at age 95 policy, which means the face value would be paid to the insured, if living, at age 95.



**Affordable**



**Flexible**



**Worldwide coverage**



**Portable**

### HIGHLIGHTS

- Available for you, your spouse, children, & grandchildren.
- Guaranteed coverage with no medical questions, up to certain amounts.
- You select the amount of insurance you need and how much can you afford?
- Payment is easy through payroll deduction.
- Your payment amount will stay the same, even if you change employment or retire.
- Builds cash value.
- Annual statements provide current policy value information.
- Paid up options, based on accrued cash values.

*The actual face amount and cash value may be decreased by any loans or withdrawals taken from the accumulated values. The credited interest rate has remained stable for over 10 years, however, it is subject to change. Refer to your policy.*

### Additional features that may be available to you ●●●

- Accidental Death Benefit** – doubles or triples the amount paid in the event of accidental death. This benefit pays an additional amount equal to the basic coverage to the beneficiary if the insured is killed accidentally. If accidental death occurs while the insured is a passenger on a bus, plane, train or any other common carrier, this benefit pays the accidental death benefit as above but will also pay an additional benefit of the basic coverage (up to \$100,000).
- Children's Insurance Benefit** – covers all eligible natural children, stepchildren, or legally adopted children from age 15 days through age 25.
- Payor Waiver of Premium** – pays premiums on the employee, spouse, or dependent's policy or policies in the event the payor (employee) becomes totally disabled before age 60.

*Not all riders will be available to you for purchase as they are options made available to you by your employer in their benefits offering. For specific information – speak to your LICOBNY representative.*

see other side

My interests today are . . .

Name	Face Amount	Premium	Face Amount	Premium	Face Amount	Premium

Pay Frequency:

☐ Weekly

☐ Bi-Weekly

☐ Semi-Monthly

☐ Monthly



4300 Camp Road, PO Box 331 - Athol Springs, NY 14010 | 800.645.2317 | [www.lifeofboston.com](http://www.lifeofboston.com)

*Policies underwritten by Life Insurance Company of Boston & New York. This information is not intended to be a complete description of the insurance coverage available. For complete details of coverage and availability, please refer to the policy form or contact your LICOBNY representative.*