

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 Life Insurance Company of Boston & New York's Whole Life coverage...

- ✓ **Family coverage available.** You don't have to apply in order to cover your spouse, children, and grandchildren.
- ✓ **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 yourself 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.

Just 54% of Americans have any life insurance coverage, a notable decline from 63% just a decade ago.

2020 Insurance Barometer Study, LIMRA and Life Happens

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 for less than 1 hour's pay per week. 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.

44% of families say they would face financial hardship if the primary wage earner died within 6 months. For 28%, it would be within just one month.¹

69% of consumers with life insurance say they are less stressed knowing their loved ones are financially protected with life insurance.²

¹ 2020 Insurance Barometer Study, LIMRA and Life Happens

² 2019 Insure Your Love Consumer Survey, Life Happens

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.



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