

Basic Life, AD&D and Voluntary Life Insurance Plan for Member companies with FirstCare!



EMPLOYER PAID OPTIONS:*

Basic Life and Accidental Death & Dismemberment

Plan Option 1 \$50,000	Plan Option 2 \$25,000	Plan Option 3 \$10,000
\$19.50 per employee per month	\$9.75 per employee per month	\$3.90 per employee per month

* Benefits are available to groups of 2 or more employees.

MONTHLY EMPLOYEE BASIC LIFE AND AD&D RATES PER \$1,000:

Life rate: \$0.36 AD&D rate: \$0.03

BENEFIT REDUCTIONS:

Employee's Life Insurance reduces upon the attainment of age 65 and periodically thereafter in accordance with the following schedule:

- To 65% of the original benefit at age 65;
- To 50% of the original benefit at age 70;
- To 35% of the original benefit at age 75.

Life and AD&D terminate at retirement.

LIFE AND AD&D POLICY PROVISIONS:

- Portability (*Excludes Waiver of Premium*)
- Waiver of Premium for Total Disability
- Conversion Privilege
- Bereavement Counseling
- Seat Belt Benefit
- Accelerated Death Benefit
- Education Benefit
- Repatriation of Remains Benefit

Underwritten by:



BOSTON MUTUAL LIFE INSURANCE COMPANY
120 Royall Street • Canton, MA 02021

VOLUNTARY EMPLOYEE AND FAMILY OPTIONS:

Voluntary Life with Issue Age Pricing Options

BENEFITS:	Option 1	Option 2	Option 3	Option 4
Employee -				
Under Age 60	\$20,000*	\$30,000*	\$50,000*	\$80,000*
Ages 60-69	\$10,000*	\$20,000*	\$30,000*	N/A
Ages 70 or Over	\$10,000*	N/A	N/A	N/A
Spouse -				
Under Age 60	\$20,000*			
Ages 60-69	\$10,000*			
Ages 70 or Over	N/A			
Dependent Child(ren) Life Insurance -				
Age 14 days - 1 year		\$1,000		
Age 1 year - 19 years (to age 25 for full-time students)		\$10,000		

* Life Amounts prior to age reductions.

Voluntary Life is only available upon election of employer paid benefits. A minimum of 2 employees enrolled is required. Spouse and/or dependent coverage is available providing the employee has elected coverage.

INSURANCE REDUCTIONS:

Employee's Life Insurance reduces upon the attainment of age 75 and periodically thereafter in accordance with the following schedule:

- To 50% of the original benefit at age 75;
- To 20% of the original benefit at age 80;
- To 10% of the original benefit at age 85;
- To 5% of the original benefit at age 90.

All insurance benefits terminate upon retirement.

Spouse Coverage terminates at age 70.

MONTHLY EMPLOYEE AND SPOUSE PREMIUM RATES PER \$1,000:**

Employee & Spouse's Age at Time of Issue	Life
Less than 35	.12
35-39	.18
40-44	.29
45-49	.48
50-54	.81
55-59	1.20
60-64	1.99
65-69	3.50
70-74	5.86
75 +	9.29

\$2.00 MONTHLY COST TO INSURE ALL DEPENDENT CHILDREN

** The above cost exhibit represents the Issue Age Pricing Option for our Voluntary Life product and does not impact the terms and conditions of this product.

** Participants are guaranteed to remain in their initial enrollment age bracket pricing for as long as they remain active employees under the Group Voluntary Life Policy. Once enrolled the employee's, spouse's and children rates do not change during the rate guarantee period. After the initial rate guarantee period, the group is subject to an annual review and possible rate changes.

For more information, please contact your local FirstCare agent.

This handout is intended to provide a summary of the benefit options available.

See certificate for benefit details and limitations.