

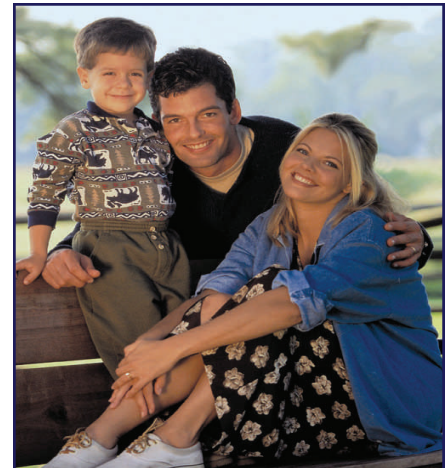


## **Group Voluntary Term Life and Accidental Death & Dismemberment**

In this day and age, we tend to buy insurance to protect our health, homes, cars, and even boats. We also invest in protecting our identity and computers. But what about investing to protect your greatest asset...your family? That is why **Boston Mutual Life Insurance Company** is proud to offer the members of **Virginia Society of Certified Public Accountants** a unique and inexpensive Group Voluntary Term Life and Accidental Death and Dismemberment program. We are here to help you and your valuable employees achieve your financial goals!

### **Group Voluntary Term Life and AD&D Plan Descriptions**

1. Guarantee Issue is available to all enrollees.
2. Available to members and employees only.
3. Coverage is not available to spouse & dependents.
4. The minimum group size is one CPA or two eligible employees on a group basis.
5. Flat Life amounts are available in increments of \$10,000.
6. The maximum Life and AD&D available is \$100,000.



### **Group Voluntary Term Life and AD&D Plan Designs**

#### **Members with 1 Life**

| Age   | Guarantee Issue | Maximum Benefit |
|-------|-----------------|-----------------|
| < 60  | \$30,000        | \$100,000       |
| 60-69 | \$10,000        | \$100,000       |
| 70+   | N/A             | \$100,000       |

#### **Members with 2 - 9 Lives**

| Age   | Guarantee Issue | Maximum Benefit |
|-------|-----------------|-----------------|
| < 60  | \$70,000        | \$100,000       |
| 60-69 | \$20,000        | \$100,000       |
| 70+   | N/A             | \$100,000       |

#### **Members with 10+ Lives**

| Age   | Guarantee Issue | Maximum Benefit |
|-------|-----------------|-----------------|
| < 60  | \$100,000       | \$100,000       |
| 60-69 | \$30,000        | \$100,000       |
| 70+   | \$10,000        | \$100,000       |

### **Group Voluntary Term Life and AD&D Monthly Rates**

| Age   | Rates  |
|-------|--------|
| <35   | \$0.07 |
| 35-39 | \$0.10 |
| 40-44 | \$0.16 |
| 45-49 | \$0.25 |
| 50-54 | \$0.41 |
| 55-59 | \$0.71 |
| 60-64 | \$1.03 |
| 65-69 | \$1.73 |
| 70-74 | \$3.06 |
| 75+   | \$5.23 |

#### Accidental Death & Dismemberment

\$0.02