



Whole Life Insurance

can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also earns interest, or "cash value," at a guaranteed rate of 4.5%.* You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

What's included?

A "Living" Benefit

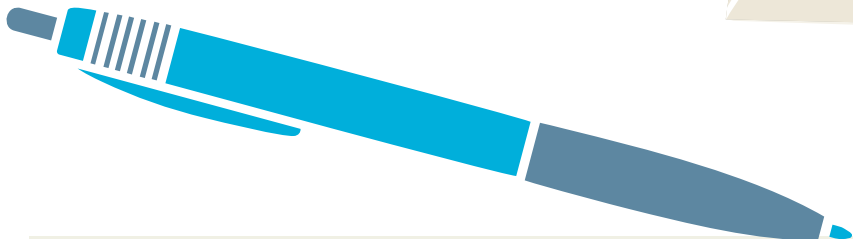
You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're expected to live 12 months or less. It would reduce the benefit that's paid when you die.

Long Term Care Rider

You may be able to use your death benefit to pay for long term care. Subject to rider conditions. See your plan administrator for more information.

Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- You get better rates when you buy coverage at work.
- The cost is conveniently deducted from your paycheck.
- Whole Life gives you valuable protection in addition to any term life insurance you might have.



Whole Life Insurance

How much coverage can I get?

You	You can purchase a minimum benefit amount of \$2,000 if you're between 15 and 80 years old. The cost is based on your age when coverage is issued and whether you use tobacco.
Your spouse: Individual coverage	Available for your spouse, ages 15-80, but you must purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home. You can purchase a minimum benefit amount of \$2,000. The cost is based on your spouse's age and whether they use tobacco.
Your children: Individual coverage	Your children can have individual coverage, but you must purchase coverage for yourself. If you leave your employer, your children can keep their coverage. You can purchase coverage for each child for as little as \$1 a week.

Sample coverage amounts** (Choose the plan that's right for you)

Lifetime premium

You'll have coverage as long as you make your payments. Your premiums are spread out over your lifetime.

\$25,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$ 4.19	\$8,675
35	\$ 6.44	\$7,790
45	\$10.80	\$6,358

\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$5.87	\$12,146
35	\$9.02	\$10,905
45	\$15.11	\$8,902

\$45,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$7.54	\$15,616
35	\$11.59	\$14,021
45	\$19.43	\$11,445

Paid-up at 70

If you're between 15 and 50, you can pay an adjusted premium so your payments end when you turn 70. Then you'll continue to keep coverage, with no more payments due.

\$25,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$4.92	\$9,768
35	\$7.76	\$9,402
45	\$13.93	\$8,706

\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$6.88	\$13,675
35	\$10.87	\$13,163
45	\$19.50	\$12,188

\$45,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$8.85	\$17,583
35	\$13.97	\$16,924
45	\$25.07	\$15,670

**Above sample amounts are for non-tobacco users. Cash values may vary for policies effective prior to 1/1/2020.