

**FAMILY MATTERS.
NO MATTER WHAT.**



SOLUTIONS AT THE WORKPLACE

Whole Life Plus

PROPOSAL CREATED FOR:

Town of Wilbraham

March 26, 2025

Presented by , Boudreau & Boudreau Insurance, Inc.

Products Underwritten By:



This proposal is subject to the Company's guidelines and underwriting and will expire in 180 days.

ABOUT BOSTON MUTUAL LIFE INSURANCE COMPANY



FAMILY MATTERS. NO MATTER WHAT.™

Boston Mutual - A Simple Philosophy

At Boston Mutual Life Insurance, we have a simple philosophy: treat every client and every business partner with the same devotion and respect we'd show to our own families. No matter what. We think our philosophy makes a big difference—a difference that's kept us strong for over 125 years.

True, employees, policy holders and agents are not related by family. But what we've learned from families is that any group of people, bound by a mutual pledge of support, is forever stronger for it. That's why, at Boston Mutual Life Insurance, we believe... Family matters. No matter what.

Our Vision, Mission and Strategy

Founded in 1891, Boston Mutual Life Insurance Company has enjoyed a long history of financial strength and stability. Headquartered in Canton, Massachusetts, the company proudly offers a wide range of worksite, group and individual insurance programs nationwide. For more than 125 years Boston Mutual has been a recognized leader in providing flexible insurance products to working Americans and their families through the private and public sectors of the USA.

Vision

Our vision is to become "the best niche marketer of insurance products". Although not a new vision, this statement clearly focuses our efforts on what we need to accomplish to make our Company successful now and in the future. Boston Mutual's dedicated employees and professional sales force have continually made progress towards this vision.

Mission

To bring financial peace of mind to those who care.

Strategy

We will sell basic insurance products to America's workers, employers, retirees and their family members in the United States and its territories. We will attract new customers with insurance products that offer value and we will keep them as customers with personal service.

Corporate Giving and Community Relations or Giving Back

Boston Mutual Life Insurance is proud of its commitment to making our communities stronger by giving back through our time, resources and talents.

At Boston Mutual Life Insurance, we encourage active participation in charity and community organizations and events, along with business and professional associations. Our team members are actively involved in local charities and community organizations. Boston Mutual Life Insurance employees inspire each other to actively participate in events such as the United Way Campaign, Junior Achievement, My Brother's Keeper Walk, American Cancer Society's Making Strides Walk and local holiday events for family shelters to name just a few.

The Boston Mutual Family believes in good corporate citizenship and our employees make us proud.

A.M. Best Rating

Boston Mutual Life Insurance Company's financial strength rating is rated A (Excellent) by A.M. Best. Best's ratings reflect an evaluation of the company's financial strength, operating performance and market profile. The rating also provides an independent opinion of a company's ability to meet its obligations to its policyholders. A represents the third highest rating out of a possible 16 rating categories. The current rating was affirmed by A.M. Best on February 14, 2024. For the latest rating information, see www.ambest.com.

We inform you that any tax advice contained in this communication (or in any attachment) was not intended or written to be used or referred to, and cannot be used or referred to (i) for the purpose of avoiding penalties under the Internal Revenue Code, or (ii) in promoting, marketing or recommending to another party any transaction or matter addressed in this communication (or in any attachment).



GENERAL PROPOSAL QUALIFICATIONS

- This proposal assumes an effective date of 6/15/2018.
- Proposal assumes that the corporate headquarters are located in Massachusetts.
- Proposal assumes 119 eligible employees. Changes to this number may affect the underwriting offer.
- Employers assumed primary business is classified as 9199 SIC code. This SIC code was used for pricing the above prospect. It is assumed that this group has been in business for a minimum of two years.
- Temporary and Seasonal employees are excluded. Employees must have a legal right to work in the US and possess a valid SSN or ITIN. Additionally, our products are offered to those with a permanent US residential address. However, with certain caveats, an individual employed in the group, but residing outside of the US may be considered for coverage on an exception basis, if possessing an SSN or ITIN. An underwriting must review, must outline the caveats for coverage and must offer pre-approval.
- The assumed enrollment period is 90 days. Any extension beyond 90 days must be approved in writing.
- Quotes found within this proposal are valid for 180 days from the date of release.



Employee Life Option Plus Interest-Sensitive Whole Life Insurance Endowment at 95

Policy ICC13 END-95 (ESO) 3/13 and END-95 (ESO) 3/13

Designed for the employees of
Town of Wilbraham
ELOP - MPCatLoss

GUARANTEED/MODIFIED ISSUE GUIDELINES

Participation requirement: 5 or more applications.

Eligibility Actively at work a minimum of 20 hours per week for at least 90 days following the date of employment at time of application and able to perform the duties of their occupation.

Case Size	Employee Age 18-72	Spouse* Ages 18-72	Dependent Children Age 15 days–25 years	Grandchildren Age 15 days–15 years
25-500 Eligible	\$15	\$3/\$5	\$3	\$3
	\$30/week SI	\$15/week SI	\$5/week SI	\$5/week SI

There is no participation requirement for guaranteed issue. A minimum of 5 acceptable policies to be issued is required for billing. Simplified issue is available up to \$30/week for employee and \$15/week for spouse, not to exceed a maximum face amount of \$200,000. The minimum premium is \$2.00/week for employee and spouse and \$1.00/week for children and grandchildren.

*Spouse coverage is subject to one qualifying question to be eligible for modified issue. The spouse qualifying question is: *"During the past six months, has your spouse been seen or treated, including testing, in a hospital or any other medical facility, excluding physicians' offices for routine medical care?"*. A positive response dictates the use of simplified underwriting.

Employees are Guaranteed Issue during the initial enrollment or as a new hire during a reenrollment. Employees that enroll for less than their group's Guaranteed Issue amount will be allowed to purchase an additional amount up to the Guaranteed Issue limit with no evidence of insurability at ANY future re-enrollment. Increases start as little as \$2.00/week.

OPTIONAL RIDERS

Children's Term Rider: For pennies a week, this rider provides level term coverage up to \$25,000 for all unmarried, dependent children, ages 15 days - 25 years. This benefit may be added to any policy issued to an employee or spouse ages 18 to 55.

Accidental Death Benefit (ADB): This could double or even triple the ELOP death benefit. 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 ADB as above but will also pay an additional benefit of the basic coverage (up to a maximum of \$100,000). This extra protection is available at affordable premium rates. Any Basic Plan participant age 5 years through age 60 is eligible for this benefit.

Payor Waiver of Premium: This benefit pays all the premiums on the employee's policy, spouse's and/or dependent's policies in the event the payor (employee) becomes totally disabled before age 60. The disability must last at least six consecutive months and meet the definitions set forth in your policy. This benefit is available for issue on policies owned by employees up to and including issue age 55 at a cost of 10% of the premium for the base policy (plus any premium for the Level Term Rider and Catastrophic Loss Rider, if included) for each policy. This benefit terminates on the policy anniversary on or following the Payor's 60th birthday, as long as the Payor is not disabled at that time.

Level Term Rider: This optional benefit is available to employees and their spouses between the ages of 18-55. This rider provides a level death benefit and expires on the anniversary of the date of issue on or following the insured's 65th birthday. It is offered in increments of \$.50. The minimum purchase is \$1.00, while the maximum purchase is \$3.50. The premium will remain constant throughout the duration of the rider. The Level Term Rider may be converted to a permanent policy at any time prior to the insured's 60th birthday. Evidence of insurability is not required. *Not available in FL.*

Chronic Illness Rider: This rider is available to employees and their spouses between the ages of 18-70 when purchasing the ELOP life insurance coverage. It provides benefits for a loss of 2 or more Activities of Daily Living (ADLs) while under the regular care and attendance of a physician. ADL's include bathing, dressing, toileting, eating, transferring and continence.

Unlike Long Term Care insurance, there is no requirement that the individual be confined in a nursing home or receiving home health care. Monthly benefit amounts of \$1,000, \$2,000 and \$3,000 with benefit periods of 12 months, 24 months or 36 months are available. Elimination period options are 90 days and 180 days. This is an Accelerated Benefit Rider. Benefits paid under this rider reduce the face value of the Life insurance policy to which this rider is attached.

The Restoration Benefit feature in this Rider restores the face amount immediately following payment of benefits under this rider. The amount of coverage which can be purchased is determined based on the face amount of the ELOP life insurance coverage applied for combined with any existing ELOP life insurance coverage already in force.

The applicable rate schedule is determined based on whether employees and their spouses have an option to select this rider or whether all employees and their spouses must include this rider with their ELOP life insurance coverage. This decision is made at the employer/case level. *In all other states, this rider is called the Catastrophic Loss Rider. It is not approved in CA, CT, FL, HI, IL, KS, MD, MN, MO, NH, NJ, NY, NC, PA, TN, TX, VT, VA, WA, and PR*

ELOP MONEY PURCHASE PREMIUM RATES & VALUES

The following are illustrations of applicable coverage and cash value accumulation at various ages and contribution levels for the ELOP life insurance coverage.

Unismoke Money Purchase Rates

Weekly	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65
\$2.00	25	\$10,178	\$4,335	\$8,414
	35	\$6,593	\$2,517	\$4,884
	45	\$4,042	\$1,240	\$2,407
	55	\$2,415	\$405	\$845
	65*	\$1,392	\$333	\$532
\$5.00	25	\$30,230	\$12,877	\$24,990
	35	\$19,580	\$7,474	\$14,505
	45	\$12,004	\$3,683	\$7,149
	55	\$7,175	\$1,202	\$2,511
	65*	\$4,136	\$990	\$1,582
\$10.00	25	\$63,651	\$27,113	\$52,619
	35	\$41,228	\$15,738	\$30,542
	45	\$25,276	\$7,756	\$15,052
	55	\$15,107	\$2,531	\$5,288
	65*	\$8,710	\$2,084	\$3,331
\$15.00	25	\$97,058	\$41,343	\$80,236
	35	\$62,867	\$23,998	\$46,573
	45	\$38,542	\$11,827	\$22,952
	55	\$23,036	\$3,859	\$8,063
	65*	\$13,821	\$3,178	\$5,079

Tobacco Money Purchase Rates

Weekly	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65
\$2.00	25	\$7,889	\$3,719	\$6,529
	35	\$4,904	\$2,067	\$3,629
	45	\$2,902	\$975	\$1,712
	55	\$1,768	\$317	\$592
	65*	\$931	\$229	\$342
\$5.00	25	\$23,431	\$11,046	\$19,392
	35	\$14,564	\$6,139	\$10,778
	45	\$8,618	\$2,895	\$5,083
	55	\$5,250	\$941	\$1,758
	65*	\$2,765	\$680	\$1,016
\$10.00	25	\$49,336	\$23,258	\$40,831
	35	\$30,666	\$12,927	\$22,694
	45	\$18,147	\$6,097	\$10,703
	55	\$11,056	\$1,982	\$3,702
	65*	\$5,822	\$1,432	\$2,139
\$15.00	25	\$75,230	\$35,465	\$62,261
	35	\$46,762	\$19,712	\$34,605
	45	\$27,672	\$9,297	\$16,322
	55	\$16,859	\$3,022	\$5,645
	65*	\$8,879	\$2,184	\$3,262

No Tobacco Money Purchase Rates

Weekly	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65
\$2.00	25	\$10,947	\$4,618	\$9,065
	35	\$7,203	\$2,726	\$5,352
	45	\$4,497	\$1,372	\$2,693
	55	\$2,685	\$450	\$952
	65*	\$1,580	\$381	\$613
\$5.00	25	\$32,511	\$13,714	\$26,923
	35	\$21,394	\$8,097	\$15,897
	45	\$13,357	\$4,075	\$7,999
	55	\$7,974	\$1,335	\$2,826
	65*	\$4,695	\$1,134	\$1,823
\$10.00	25	\$68,455	\$28,876	\$56,689
	35	\$45,048	\$17,050	\$33,472
	45	\$28,124	\$8,580	\$16,843
	55	\$16,790	\$2,812	\$5,951
	65*	\$9,885	\$2,387	\$3,838
\$15.00	25	\$104,383	\$44,032	\$86,442
	35	\$68,691	\$25,999	\$51,040
	45	\$42,886	\$13,083	\$25,684
	55	\$25,603	\$4,288	\$9,075
	65*	\$15,074	\$3,639	\$5,852

* Cash values and Paid-Up Values for ages 65 are for the tenth year rather than age 65.



CHRONIC ILLNESS RIDER – SAMPLE PREMIUM RATES

The Chronic Illness Rider is available in Massachusetts only. In all other states, this rider is called the Catastrophic Loss Rider. It is not approved in CA, CT, FL, HI, IL, KS, MD, MN, MO, NH, NJ, NY, NC, PA, TN, TX, VT, VA, WA, and PR.

Employee has choice whether to purchase this Rider..

Optional - Weekly Premium Rates for 90-Day Elimination Period

Monthly Benefit	12-Month Benefit Period			24-Month Benefit Period			36-Month Benefit Period		
	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Age 25	.19	.39	.58	.30	.61	.91	.38	.76	1.14
Age 35	.34	.68	1.02	.55	1.09	1.64	.69	1.37	2.06
Age 45	.67	1.33	2.00	1.07	2.13	3.20	1.35	2.70	4.05
Age 55	1.46	2.91	4.37	2.36	4.71	7.07	2.99	5.98	8.97

Optional - Weekly Premium Rates for 180-Day Elimination Period

Monthly Benefit	12-Month Benefit Period			24-Month Benefit Period			36-Month Benefit Period		
	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Age 25	.17	.34	.51	.27	.53	.80	.33	.66	.99
Age 35	.30	.60	.89	.48	.95	1.43	.60	1.20	1.80
Age 45	.58	1.17	1.75	.93	1.86	2.79	1.18	2.36	3.54
Age 55	1.28	2.55	3.83	2.06	4.12	6.19	2.62	5.23	7.84

Or

Employee must purchase this Rider if applying for ELOP coverage.

Case Level - Weekly Premium Rates for 90-Day Elimination Period

Monthly Benefit	12-Month Benefit Period			24-Month Benefit Period			36-Month Benefit Period		
	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Age 25	.18	.36	.53	.28	.56	.84	.35	.70	1.05
Age 35	.32	.63	.94	.50	1.01	1.51	.63	1.27	1.90
Age 45	.61	1.23	1.84	.98	1.96	2.94	1.25	2.49	3.74
Age 55	1.35	2.69	4.04	2.18	4.35	6.53	2.76	5.52	8.28

Case Level - Weekly Premium Rates for 180-Day Elimination Period

Monthly Benefit	12-Month Benefit Period			24-Month Benefit Period			36-Month Benefit Period		
	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Age 25	.15	.31	.46	.25	.49	.74	.31	.61	.92
Age 35	.27	.55	.82	.44	.88	1.32	.56	1.11	1.67
Age 45	.54	1.07	1.61	.86	1.72	2.58	1.09	2.18	3.27
Age 55	1.18	2.36	3.53	1.90	3.81	5.71	2.42	4.83	7.24

ELOP

*Employee
Life
Option plus*

LIFE INSURANCE THAT WORKS FOR LIFE



*Your Guide to Affordable & Flexible Protection
for You and Your Family*



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

BENEFITS & PLAN HIGHLIGHTS

ELOP – GUARANTEED BENEFITS, LEVEL PREMIUMS & GREATER POLICY VALUES

The Employee Life Option Plus 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. This coverage is an endowment at 95 life insurance policy with coverage to age 95.

AFFORDABLE, FLEXIBLE PROTECTION

You choose the amount of insurance or the amount of premium that best suits your needs and budget.

All eligible employees and their spouses through insurance age 72 may purchase coverage under the Basic Plan. Weekly deductions range from \$2.00-\$30.00 per week for employees age 18-72 and \$2.00-\$15.00 per week for spouses. The life insurance maximum benefit amount is \$200,000.

Insurance is also available for unmarried dependent children age 15 days through age 25. Grandchildren are eligible from age 15 days to age 15. The amounts available are from \$1.00 to \$5.00 per week, even if you choose not to buy coverage for yourself.

POLICY VALUES*

As long as premiums are paid, this ELOP coverage offers a guaranteed cash value that can grow over the years. While this value can never be less than the guaranteed amount, ELOP gives you the advantage of potential cash values in excess of the guaranteed amount. The current interest rate in effect when your policy is issued is guaranteed for the first year. On each policy anniversary date, you will receive an annual statement outlining your policy's accumulated value and changes in the interest rate, if any.

** The actual cash value may be decreased by loans or withdrawals.*

CONSTANT COVERAGE

ELOP participants are protected worldwide, 24 hours a day. Your policy is owned by you and supplements any other insurance you may have.

BENEFITS YOU CAN KEEP

Once purchased, your ELOP plan remains in force as long as premiums continue to be paid; and your permanent plan premiums cannot be increased. If you change jobs or retire, as long as you continue to pay premiums, your insurance will remain in force without interruption. Boston Mutual will bill you at home and you may choose from several payment options – annual, semi-annual, quarterly, monthly coupon book or monthly automatic check plan.

THE OPTIONS

PAYOR WAIVER OF PREMIUM

This benefit pays all the premiums on your policy, your spouse's or dependent's policy or policies in the event the payor (*employee*) becomes totally disabled before age 60. The disability must last at least six consecutive months and meet the definitions set forth in your policy.

This benefit is available for issue on policies owned by employees up to and including issue age 55 at a cost of 10% of the basic premium for each policy. This benefit terminates on the policy anniversary on or following the Payor's 60th birthday, as long as the Payor is not disabled at that time.

Rider Form # WPR-P (1/05)

ACCIDENTAL DEATH BENEFIT (ADB)

This option could *double or even triple* your ELOP death benefit. 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*).

This extra protection is available at affordable rates. Any Basic Plan participant age 5 years through age 60 is eligible for this benefit.

Rider Form # ADR-1 (3/04)

CHILDREN'S LEVEL TERM BENEFIT

For pennies a week, you can provide level term coverage for all your unmarried, dependent children, age 15 days up to and including age 25. Future children will be automatically covered upon the attainment of 15 days with no increase in the premium. This benefit may be added to any policy issued to any employee or spouse age 18-55. Coverages range from \$1,000-\$25,000 in unit increments of \$1,000.

The weekly cost is 11¢ per unit. One premium covers all children. As many as 25 units are allowed regardless of the parents' ELOP Basic Plan contribution. Any number of units may be split between an Employee's and Spouse's policies, not to exceed the 25 units. If the insured parent dies, coverage on the children will continue without further premium payments until the earlier of the child's 26th birthday or the policy anniversary on or following the insured's 65th birthday as if the insured were still alive.

Additionally, any insured child from their 21st birthday to their 26th birthday may purchase without evidence of insurability a permanent policy up to the lesser of 5 times the children's benefit or \$25,000.

Rider Form # ICC13 CTR-1 (3/13)

QUESTIONS & ANSWERS

CAN I BUY THIS PLAN ON MY OWN?

No! This plan is available only to employees of companies that provide the convenience of payroll deduction for the ELOP plan. Because your employer has chosen to offer ELOP, you receive the advantages of more liberal underwriting and the convenience of payroll deduction. All of this results in savings that reduce the cost of the policies.

DOES THIS POLICY REPLACE MY PRESENT GROUP INSURANCE?

No! ELOP coverage is independent of and supplements your present group insurance program.

IF I LEAVE MY EMPLOYER WHAT HAPPENS TO MY ELOP PLAN?

You can take the ELOP plan with you when you leave with no change in cost or benefits. We will bill you at home.

WHAT HAPPENS IF I CAN'T PAY MY PREMIUM AS A RESULT OF A LEAVE OF ABSENCE OR TERMINATION FROM MY EMPLOYER?

Your policy includes the "Automatic Premium Loan" provision which will be used to pay your premium at the end of your grace period, provided you have accumulated cash value.

WHAT OPTIONS DOES MY ELOP POLICY PROVIDE AT RETIREMENT?

Depending on how long your policy has been in force, you have the following options: 1) continue your premium payments and value accumulation; 2) opt for a paid-up policy; 3) decide to turn your policy in for its accumulated cash value.

CAN I INCREASE MY COVERAGE IN THE FUTURE?

You may apply for additional coverage in the future if you are actively at work and your employer continues to offer payroll deduction for this coverage. You will be subject to the ELOP underwriting guidelines.

CAN I TAKE A LOAN ON MY POLICY?

Yes. You may borrow all or part of your loan value at an 8% fixed interest rate.

DOES THE ELOP COVERAGE HAVE A SURRENDER CHARGE?

If you discontinue your plan before the 21st policy year there will be a surrender charge. The amount of this charge decreases every year. No charge is made if you decide to terminate your coverage after it has been in force for at least 20 years.

WILL ELOP BENEFITS BE PAID FOR SUICIDE?

If suicide occurs during the first 2 years your policy is in effect, benefits will not be paid, but any premiums paid will be refunded. After 2 years, benefits will be paid if death is caused by suicide. In North Dakota, the time period is 1 year (*not 2 years*).

CONSIDER . . .

IF YOU HAVE A FAMILY

The ELOP plan enables you to build a cash reserve for yourself, your spouse and your children for less than 1 hour's pay per week. It is a sound way to protect your family without exceeding your present budget.

IF YOU'RE SINGLE WITH NO DEPENDENTS

For a single working person insurance is the foundation for future financial planning. The longer you wait to buy insurance the more expensive it will be. The flexibility of the ELOP plan enables you to expand your coverage to meet future responsibilities.

IF YOU ARE OLDER AND NEARING RETIREMENT

A lot of obligations and responsibilities have probably come and gone in the past few years. Now you can think about your future. Your ELOP plan can be continued after retirement.



- Over a Century of Service -

BOSTON MUTUAL LIFE INSURANCE COMPANY

120 Royall Street • Canton, Massachusetts 02021

781-828-7000 • 800-669-2668

www.bostonmutual.com

Chronic Illness Coverage

FINANCIAL PROTECTION FOR AN UNEXPECTED LOSS OF INDEPENDENCE.



This insurance coverage is offered in conjunction with the Employee Life Option Plus Permanent Life Insurance plan.

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



Approved for use in: MA.

About 4.4 million adults required the help of another person with activities of daily living (ADLs) such as eating, dressing, or bathing, and 8.3 million required help with instrumental activities of daily living (ADLs) such as household chores or shopping.*

Boston Mutual's Chronic Illness coverage is designed to help provide financial assistance should you lose (either temporarily or permanently), the ability to care for yourself. There is no requirement that you be confined in a Nursing Home, Assisted Living Facility or receiving Home Health Care!

BENEFITS

This coverage provides a monthly benefit payable to you for up to the maximum benefit period after you have satisfied the elimination period and continue to qualify for benefits. This is an Accelerated Benefit Rider. Benefits paid under this rider reduce the face value of the Life insurance policy to which this rider is attached. The Restoration Benefit feature in this Rider restores the face amount immediately following payment of benefits under this rider.

You qualify for benefits when you:

- are unable to perform 2 or more activities of daily living (*Bathing, Transferring, Dressing, Toileting, Eating and Continence*)
- are under the regular care and attendance of a Physician and
- have satisfied the elimination period.

The diagnosis of this loss must occur after the effective date of this coverage.

ELIGIBILITY

You and your spouse can purchase this rider as long as you are eligible and apply for the ELOP Life insurance policy this rider will be attached to. The total face amount of any ELOP Life insurance coverage you have with us (*including the new policy you are applying for*) will help determine how much Chronic Illness coverage you can purchase.

EXCLUSIONS

No benefits are payable under this Rider for any loss due to:

- an intentional self-inflicted injury;
- active participation in a riot;
- committing a felony;
- war, declared or undeclared or any act of war, while serving in the military or any auxiliary unit thereto;
- alcoholism or the voluntary use (*unless prescribed by a Physician*) of any controlled substance (*as defined in Title II of the Comprehensive Drug Abuse and Prevention and Control Act of 1970 and all amendments*).

No benefits are payable during any period in which You are incarcerated. In addition, no benefits are payable to You for any period of 30 or more consecutive days during which You are outside the United States, its territories or possessions, Canada or Mexico.

Benefits are subject to the limitations and provisions shown in the policy and rider. This brochure provides a general description of the important features of the CATLOSS-ACC-Rider 1/10. This brochure is not the insurance contract and only the actual provisions will control. This rider is not a Long-Term Care or Disability Income product.

* Summary Health Statistics for the U.S. Population: National Health Interview Survey, 2014