

PAYDAY PROTECTOR

Boston Mutual is pleased to introduce a new program - "PayDay Protector." This package was designed to afford Employers across the nation the opportunity to provide a simple cost effective benefit package of Life and Disability Insurance for their valued Employees. We offer two Employer PayDay Protector options packaged with an Employee Choice option to purchase additional coverage:

✓ PayDay Protector

- ✓ \$10,000 Group Term Life Insurance
- ✓ \$200 Short Term Disability/Wk (for either 6 or 12 weeks)

✓ PayDay Protector Plus

- ✓ \$20,000 Group Term Life Insurance
- ✓ \$300 Short Term Disability/Wk (for either 6 or 12 weeks)

✓ Employee Choice

- ✓ Additional \$25,000 Group Term Life Insurance
- ✓ Additional \$100 Short Term Disability/Wk

GROUP TERM LIFE PROVISIONS:

- Portability for Active Employees to Age 60.
- 12 Month Accelerated Death Benefit.
- Conversion Privilege.
- Insurance Reduces by 35% at Age 65, an Additional 15% at 70; Coverage Terminates the earlier of Retirement or at age 80.

WEEKLY DISABILITY PROVISIONS:

- **Flat dollar benefit - no offsets.**
- Benefits Begin on the 8th Day of Accident and/or Sickness.
- 1st Day Hospitalization.
- Non-Occupational Accident & Sickness.
- Disability Means Being Prevented from Performing the Duties of Your Job.
- Disability is Not Covered if it is: Due to War, Declared or Not, or Any Act of War; Intentionally Self-Inflicted Injuries; Active Participation in Riot; Attempt to Commit or Commission of a Felony Under Federal or State Law; Occupational Sickness or Injury (*Except Partner or Sole Proprietor Not Covered by Workers' Comp*).
- No Benefits are Payable for Any Period of Disability While Incarcerated in a Penal or Correctional Facility for a Period of 30 or More Consecutive Days.

ADDITIONAL PROGRAM PROVISIONS:

- Guarantee Issue.
- No Pre-Existing Conditions.
- Simplified Enrollment Choices.
- Per Employee Per Month Costs.
- Consolidated Billing.
- W2 Preparation Services.
- One Option per Employer Group.
- Coverage is Effective 1st of the Month Following Home Office Approval.
- Available to Employer Groups of 10+ Full-Time Employees.
- Group Must Be in Business at Least 12 months.
- Full-Time Employees Must Work 30+ Hours Per Week.
- 100% Participation Required for Employer Options.
- Coverage Terminates the Earlier of Age 80 or Retirement.
- Rates Guaranteed for 12 Months.
- Eligible Employees Must Be Actively At Work.

*Please contact your Boston Mutual representative for all policy provisions, limitations and exclusions.
Program Not Available in CA, CO, FL, HI, MN, MT, NJ, NY, PR, RI, VT.*

SIC INDUSTRY CLASSIFICATION GROUP A

4811-4899	Communications
7311-7339, 7352-7359	Business Services
7371-7379	Computer Systems & Services
8211-8299	Education
8711-8748	Engineering, Accounting, Research Management

SIC INDUSTRY CLASSIFICATION GROUP B

0111-0783, 0921	Agricultural, Forestry, Fishing, Farms, Livestock, Planting, Crop Harvesting - <i>Except 0721</i>
1521-1799	Construction, General Bldg Contractors - <i>Except 16XX</i>
2211-2399	Textile Mills, Apparel & Other Products
2411-2599	Lumber & Wood Products, Furniture & Fixtures
2711-2796	Printing, Publishing & Allied Industries
2812-2899	Chemicals & Allied Products
3111-3299	Leather, Stone, Clay, Glass, Concrete Products
3511-3699	Machinery, Electrical, Equipment & Supplies
3711-3799	Transportation Equipment
3811-3999	Measuring, Analyzing, Controlling Instruments - Photographic, Medical & Optical Goods, Watches and Clocks, Miscellaneous Manufacturing
4612-4789	Pipe Lines [<i>Except Natural Gas</i>], Transportation Services
5012-5999	Wholesale Trade, Durable & Non-Durable Goods, Retail - Bldg Materials, Hardware, Garden Supplies, Mobile Home Dealers, Food, Apparel & Accessories, Furniture
6011-6511	Finance, Insurance, Real Estate & Banking, Credit Agencies, Security & Commodity Brokers, Dealers
6554-6799	Services, Holding & Investment Companies
7011-7299	Hotels, Rooming Houses, Camps & Other Lodging, Personal Services
7342, 7349, 7351	Other Business Services, Retail
7361-7369, 7381-7699	Auto & Miscellaneous Repair/Services
7812-7999	Motion Pictures, Amusement & Recreational Services
8111-8699	Social Services, Legal Services, Museums, Art Galleries, Botanical & Zoological Gardens, Non-Profit Memberships

SIC INDUSTRY CLASSIFICATION GROUP C

0721, 0811-0971	Forestry Services, Fishing, Hunting & Trapping - <i>Except 0921</i>
16XX	Other Construction
2011-2099	Food Manufacturing & Kindred Products
2111-2141	Tobacco Products
2611-2679	Paper & Allied Products
2911-3089	Petroleum Refining, Rubber & Miscellaneous Plastic
3312-3499	Primary Metal, Fabricated Metal Industries Except Machinery & Transportation Equipment
4011-4583	Transportation, Railroad, Motor Freight, Warehousing, US Postal Service
4911-4971	Electric, Gas & Sanitary Services
5511-5599	Auto Dealers & Gasoline Service Stations
5812, 5813, 5921	Restaurants & Liquor Stores, Miscellaneous Retail
6512-6553	Real Estate
8011-8099	Health Services
8922-9721	Private Households, Executive, Legislative & Government, Court, Legal, Police & Fire, National & International Security

SIC INDUSTRY CLASSIFICATION GROUP D – Refer to Underwriting for Rating.

1011-1499	Mining, Oil & Gas Drilling,
8811	Private Households
9999	Non-Classifiable Establishments

This is not an all inclusive list. If you are unsure of a classification or do not see a certain classification, please feel free to contact your local sales associate or our Employee Benefits Sales Support Team at 877-213-8644 for assistance.

MONTHLY COSTS PER EMPLOYEE

PayDay Protector - Employer Option I							
<i>\$10,000 Group Term Life - \$200 Weekly Disability</i>							
MONTHLY EMPLOYER COSTS							
Disability Duration	Age	Group A		Group B		Group C	
		Male	Female	Male	Female	Male	Female
6 weeks	18-39	\$3.75	\$9.01	\$5.00	\$12.01	\$6.25	\$15.01
	40-54	\$6.81	\$9.17	\$9.08	\$12.23	\$11.35	\$15.29
	55 +	\$16.25	\$16.33	\$21.66	\$21.77	\$27.08	\$27.22
12 weeks	18-39	\$4.84	\$12.05	\$6.45	\$16.07	\$8.06	\$20.09
	40-54	\$8.61	\$12.00	\$11.48	\$16.00	\$14.35	\$19.00
	55 +	\$19.79	\$20.71	\$26.38	\$27.62	\$32.98	\$34.52

PayDay Protector Plus - Employer Option II							
<i>\$20,000 Group Term Life - \$300 Weekly Disability</i>							
MONTHLY EMPLOYER COSTS							
Disability Duration	Age	Group A		Group B		Group C	
		Male	Female	Male	Female	Male	Female
6 weeks	18-39	\$5.94	\$13.66	\$7.92	\$18.22	\$9.90	\$22.77
	40-54	\$11.06	\$14.31	\$14.74	\$19.08	\$18.43	\$23.85
	55 +	\$27.44	\$26.40	\$36.58	\$35.20	\$45.73	\$44.00
12 weeks	18-39	\$7.57	\$18.23	\$10.10	\$24.31	\$12.62	\$30.39
	40-54	\$13.75	\$18.55	\$18.34	\$24.73	\$22.92	\$30.91
	55 +	\$32.74	\$32.97	\$43.66	\$43.96	\$54.57	\$54.96

Employee Choice*							
<i>\$25,000 Voluntary Life - \$100 Weekly Disability</i>							
MONTHLY EMPLOYEE COSTS							
Disability Duration	Age	Group A		Group B		Group C	
		Male	Female	Male	Female	Male	Female
6 weeks	18-39	\$3.14	\$5.12	\$4.18	\$6.83	\$5.23	\$8.53
	40-54	\$6.76	\$6.80	\$9.01	\$9.06	\$11.26	\$11.33
	55 +	\$20.39	\$15.78	\$27.18	\$21.04	\$33.98	\$26.30
12 weeks	18-39	\$3.68	\$6.64	\$4.91	\$8.86	\$6.14	\$11.07
	40-54	\$7.66	\$8.21	\$10.21	\$10.94	\$12.76	\$13.68
	55 +	\$22.16	\$17.97	\$29.54	\$23.96	\$36.93	\$29.95

** Rates and Benefits for Employee Choice Option are in addition to Employer Options.*

This program is as easy as 1 2 3...

1. Employer chooses a PayDay Protector option and completes the group application.
2. Employees complete the enrollment form.
3. Producer* submits the enrollment forms, group application and first month's premium based on costs listed by associated industry classification group below.

** Producer must be licensed and appointed with Boston Mutual Life Insurance Company.*

If you like the idea of providing a cost per employee per month but prefer another plan, simply call your local sales associate for more information. We can customize a plan for your client's insurance needs and budget.



BOSTON MUTUAL LIFE INSURANCE COMPANY

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