



Permanent insurance provides lifetime protection

Life changes. You need life insurance that won't.

Workplace Whole Life from EMC National Life is a traditional whole life insurance policy that provides permanent protection with a guaranteed level death benefit and guaranteed premiums.

Why do I need Workplace Whole Life coverage?

Supplement group term life insurance: Your employer may provide group term life insurance; however, if you leave your job for any reason, this coverage may terminate. You own the Workplace Whole Life policy and are free to take it with you, if you change employment.

Provide for final expenses: Rising funeral costs could put undue financial burden on your loved ones at a time of emotional stress. Workplace Whole benefits can help defray final expenses without triggering income tax or probate complications.

Protect your family's financial stability: If you were to die, would your family be able to maintain their standard of living? A Workplace Whole Life policy can help provide financial security to your family in the event of your death.

For New Employees:

- Employee guaranteed issue amount is \$50,000
- Spouse guaranteed issue amount is \$15,000
- NO medical questions asked for benefits up to GI amounts

For Current Employees:

- Any current employee who did not elect life insurance benefits last year or are making changes to current life amounts this year will be subject to underwriting.

Workplace Whole Life Highlights

- Guaranteed level premiums, a guaranteed level death benefit and guaranteed cash values
- Combine permanent and temporary protection by adding a Term Rider to cover short-term obligations such as mortgage, auto loans, and credit card debt, and long-term needs, such as income replacement, final expense and estate taxes
- Lifetime protection (if all premiums are paid)
- Portable (keep your coverage even if you leave your current employer)

Riders Available

Term Insurance Rider for Children: An amount of term insurance for all dependent children may be added to the employee or spouse policy by addition of this optional rider. Benefit amounts of \$5,000, \$10,000 and \$20,000 are available. This rider provides guaranteed conversion at age 25 to any permanent plan then available for up to five times the insurance amount of the rider.

Additional Insured Term Rider: A term insurance benefit can be added on the employee and/or the employee's spouse. Premiums are guaranteed level for the selected term period. If the death of the primary insured employee occurs while this rider is in effect, coverage for any additional insured spouse may continue as an individual policy.