

## WHOLE LIFE INSURANCE

---



MassMutual

Individual Coverage up to age 75 – Actively Working Employees

### Available at Initial Enrollment

- Guaranteed Issue up to \$100,000
  - Purchase minimum of \$10K, then ALWAYS have the option to purchase up to \$100K with **NO Underwriting**.
- 

### Other Benefits

- Builds **Guaranteed Cash Value**
- **Guaranteed Paid up Life Insurance** after 3 years
- **NO GROUP Administration**- All Billing and enrollment will be handled **ONLINE ONLY**
- **Critical Care Benefit included**- Lump sum payout of up to 50% benefit prior to death for chronic illness
- Employees can enroll up to **\$250,000** with simplified Underwriting.
- Coverage Available for **Spouses and Dependents** up to \$25,000
- Premiums **NEVER** Increase

CONTACT

Brandon DiCesare



585-506-4000 x1014



[bdicesare@optimabenefitsgroup.com](mailto:bdicesare@optimabenefitsgroup.com)



[www.optimabenefitsgroup.com](http://www.optimabenefitsgroup.com)