

GROUP WHOLE LIFE INSURANCE

A Smart New Benefit to Attract and Retain Employees

The Biggest Challenge You Face in Today's Economy

Today, employers of all kinds face an unprecedented problem:

How do they attract...and retain...the skilled workers they need for success?

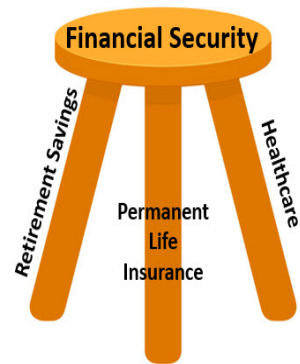
Employers from service industries to construction companies serving both the public and private sectors struggle to maintain the workforce they need to be effective.

What Workers Want: Financial Security

Like every American, your employees want **financial security**.

Financial experts agree... the foundation for **true financial security** has **three components**:

- Planning for **retirement**
- Paying for **health care** before and during retirement
- Preparing for **the unexpected** with life insurance that can be **maintained for a lifetime**



Benefits Are the Key

Benefits aren't just "nice to have". They help your employees achieve **financial security**.

Retirement savings and health care have been hot button issues for years. Most employers provide them. But **permanent life insurance** is generally not considered when constructing benefit plans.

What's Missing From Your Benefit Plan?

Most benefits plans include group term life insurance. But group term has major limitations:

1. It only provides coverage during the "term" of employment
2. If portable, it can expire or become prohibitively expensive to maintain

Most employees don't realize how the **limitations of group term insurance** threaten their long-term financial security. By the time they understand, it may be too late or too expensive to obtain proper protection

In general, employers do a good job when it comes to employee benefits. However, term life coverage doesn't provide financial security after their employees retire or change jobs

You Need A Smarter Benefit Plan

Group Whole Life is a Better Benefit

The solution is group whole life insurance.

Only recently available to most employers, group whole life features the benefits of traditional group coverage without the usual limitations by providing these added benefits:

- **Favorable group rates**
guaranteed to never increase
- **Guaranteed cash value growth**
with the potential for additional dividends
- **Guaranteed death benefits**
the employee cannot outlive
- **Portable coverage** with
no premium increase
- **Guaranteed underwriting** regardless of
age, health, or occupation



Additional Benefits If You're a Government Contractor

Group Whole Life Insurance qualifies as a **bona fide employee benefit** which allows you to **reduce your payroll burden** and **makes your organization more profitable**. It also provides your employees with the permanent protection they need and want.

Stand Out From Your Competition

What if your company could provide a unique benefit? One that your competitors don't offer. A benefit that can help you attract and retain the employees you need... by enhancing their long term financial security.

According to the 2022 LIMRA Insurance Barometer Study, people with both company-provided and personal life insurance feel the most financially secure.

Group Whole Life coverage combines the benefits of personal and group life insurance to provide your employees with lifelong financial security.

Today, workers increasingly see benefits as an **important part of their compensation**. According to the 2022 Workforces Report, employees who are satisfied with their benefits **are 9 times more likely to stay with their current employer**.

Make **Group Whole Life Insurance** part of your company's benefit plan. Not only will recruits see you as a **good company to work for**... your current employees will **be less likely to leave** if they feel financially secure with you.