



Explore Your Options

Court Officers Benevolent Association of Nassau County
Presents

Whole Life LP95 A Voluntary Life Insurance Program

COBANC is offering valuable life insurance coverage through the ease of payroll deductions. This program offers an affordable way to obtain life insurance with the following features:

Guaranteed Coverage: With guaranteed coverage (provided eligibility requirements are met*), guaranteed premiums and strong cash values, **Whole Life LP95** makes the process of selecting and maintaining coverage a little simpler.

Whole Life for Your Whole Family: Coverage is available for you and your spouse age 18 to 72, and dependent children and grandchildren age 14 days up to and including age 26. And... you do not have to purchase life insurance on your life in order to insure family members!**

Flexible Benefits: You can select the death benefit and cash value components to help meet today's financial goals.

Affordable Rates: Security Mutual Life offers premium rates that vary according to the benefits you choose. Rates start at \$2.00 per week.

Convenient Premium Payment: Premiums are collected simply and easily through deductions. This means no insurance bills to watch for or checks to mail.

**To be eligible, members must be continuously employed for pay at the regular place of business of the sponsoring organization for 17 ½ hours or more per week in the 90-day period prior to applying, and be performing all the duties of his or her regular occupation. Guaranteed Issue limits are established by Security Mutual.*

*** Coverage on spouse and children requires answers to health-related questions. The issuance of the policy or payment of benefits may depend on the answers provided in the application and the truthfulness thereof.*

Life Insurance Underwritten and Issued by:



The Company That Cares.SM

Permanent Insurance Protection: Once your insurance application has been approved and deductions have started, the policy is yours to keep by continuing to pay premiums, even if you have a change in health.

Guaranteed Cash Values: **Whole Life LP95** contains a guaranteed cash value feature. Payment of the scheduled premiums will produce guaranteed cash values that can be used for any purpose. Cash values can be accessed by policy loan. Please see the loan section of your policy for details.

Dividends: In addition to cash values, **Whole Life LP95** is eligible to share in any dividends declared by the Company's board of directors, provided the policy premiums are paid in full. Dividends are a return of premium and are not taxable as long as the dividends received do not exceed the premiums paid. Policyholder dividends are not guaranteed.

Paid-Up Coverage: Provided sufficient value exists, you have the option to elect paid-up coverage in a reduced amount and cease ongoing premium payments.



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Policy Form No. 2113 Series