

ASSOCIATION SERVICES

IN ASSOCIATION WITH



**RISK
MANAGEMENT
PROGRAMS**

WHOLE LIFE INSURANCE PROGRAM DESIGNED SPECIFICALLY FOR MONTGOMERY COUNTY EMPLOYEES

- ◆ **Features of the Plan:**
- ◆ Permanent whole life insurance
- ◆ **Guaranteed Acceptance** (no health questions):
 - Up to \$100,000 for employees age 18-60
 - Up to \$50,000 for employees age 60-70
- ◆ Enroll spouse, children, or grandchildren with limited health questions
- ◆ **Premiums never increase**
- ◆ Benefits never decrease
- ◆ Policy accumulates cash value that you own
- ◆ When you retire or leave employment, you can take your plan with you at the same cost and same benefit
- ◆ If you participate at the initial enrollment, you may increase at future enrollments with no additional health questions
- ◆ Initial purchase for as little as \$2.00 per week

