

Last Chance! Don't Pass It Up!

The open enrollment for the guaranteed issue term life insurance for MLA members is closing at the end of March. If you have been considering this coverage, you need to apply NOW.

What does this mean? If you apply after 3/31/17, you will have to answer several medical questions and go through the underwriting process. While these questions shouldn't deter you from applying, why not apply NOW so you don't have to bother or worry about it? Circumstances can change on a dime. There is no need to think about it. Chances are, NOW is the best time for you to apply.

The application is quick and the rates are very reasonable, with most monthly premiums costing less than a cup of coffee¹ per day. Isn't having some coverage to protect your family worth a cup of coffee?

Summary of Life Insurance

Up to \$75,000 death benefit at guarantee issue

10 or 20 year terms

Insurance can be renewed at the end of the term

Terminal illness rider included at no charge

Did we mention it is guarantee issue (until 3/31/17)?

To apply, contact:

John Barnes, CFP® • (978) 494-4574 • john.k.barnes@mwarep.org

There is an age maximum to apply. Insurance issued through Illinois Mutual Life Insurance Company. For policy costs and details of coverage, limitations, exclusions and terms, contact John. Neither John nor Illinois Mutual may give legal or tax advice. Contact a tax adviser regarding your specific circumstances

New MLA members have a 30 day window to apply for the life insurance at guarantee issue from date of MLA membership

1 <http://www.lifehappens.org/the-true-cost-of-life-insurance/>

Policy Form WL13, Renewable Term Life Insurance to Age 95; Not available in AK, DC, HI or NY. Coverage and availability may vary in other states.