

Mid-Level / Rank & File Employee *Incentives*



Mid-level and Rank & File employees comprise a significant portion of both small and large businesses. Although the industry might not highlight their significance as much as it does for executives, it's crucial to attract and retain these regular employees for business operations to run smoothly. Businesses can provide a unique employee incentive (outside of their cafeteria plan) that doesn't require any monetary investment from the company.

Whole Life Insurance with Chronic Illness Rider

Providing a benefit that other companies don't will put a business on the radar for the type of employees they wish to attract, and will keep employees around for longer. Consider speaking to your business clients about the implementation of Group Whole Life Insurance with Chronic Illness rider. Not only will this product enable the client to save money on a tax-deferred basis, but if they should become seriously ill it can provide a tax-free benefit to help them through difficult times.

Details:

- Up to 250,000 of coverage per employee.
- Policy is Employee-Paid as a payroll deduction, so that the employer does not have to pay any additional costs. However, if the company wishes to contribute to the policy, this is also an option available within the platform.
- Guaranteed Issue / Express Issue for higher amounts.
- Coverage for spouses and dependents available.
- Coverage is portable