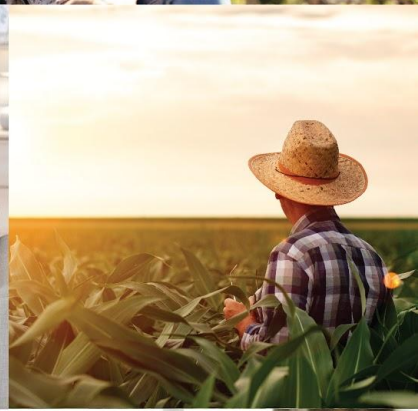


bluestone

Life Insurance for the Changers



bluestonelifelife.com





We do not inherit the earth from our
ancestors. We borrow it from our children.

Native American Proverb

Why Bluestone?



It is our **conviction** that
you only protect your
family when you also
protect your **community**
and our **planet**.

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Premiums with Purpose®

Transform your relationship with life insurance

You can feel good about choosing Bluestone
because our revenue supports causes you care about.

Your premiums are invested in positive social
and environmental projects.

You get to choose a nonprofit that serves your
community and expresses your values.

**Cash given to
nonprofits today:**
1% of company
revenue.

**Insurance premiums
invested for good:**
Clean energy, community
development & affordable
housing.

**Cash to nonprofits
tomorrow:**
1% additional
complimentary death
benefit to nonprofits.

**PREMIUMS
WITH
PURPOSE®**

Products at a Glance

Insurance is a valuable financial tool if there are people who rely on you financially, you carry any debts, or there are important causes you want to support.

Term Life Insurance

Term life insurance does what its name implies: covers you for a set period – either 10, 15, 20, or 30 years – and then expires. Your premium remains the same throughout the coverage period.

Term can be purchased on its own or as a complement to a universal life policy for extra coverage during more expensive life phases, such as when your kids are in college or if you expect to take a career break to care for young children or aging family members.

Term insurance through Bluestone comes with our complimentary Bluestone Impact Rider. This means an additional 1% of your policy's death benefit is donated to 1% for the Planet nonprofits of your choice.



Universal Life Insurance

A universal life insurance policy can be permanent, meaning that it will cover you for as long as you pay the premium.

In addition to permanent protection, universal life is a way to build savings. By paying more than your cost of insurance each month you can save money and earn tax-deferred interest. This extra premium becomes the “cash value” of your policy, which you can withdraw or borrow when needed. It's life insurance that serves the living! With Bluestone's proprietary product, your account value grows faster because there is no premium charge or sales load. 100% of planned and unscheduled premiums you pay will be added to the accumulated value of your policy.

Protect – Pay the single transparent monthly cost of the insurance to provide a death benefit for your family.

Save – 100% of any premium you pay above the cost of insurance accumulates tax-deferred in an account that you can access while you are alive, or pass to your loved ones.

Contribute – The Bluestone Impact Rider is a complimentary benefit that comes with every Bluestone life insurance policy. The rider gives you an additional 1% of your policy's death benefit that is payable to the high-impact nonprofit of your choice in the 1% for the Planet network.

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Disability Income Insurance

Disability income insurance provides replacement income should you ever become unable to work due to injury or illness. It's worth noting that the odds of a person becoming disabled before normal retirement age are far greater than death during the same period. This fact makes disability insurance an important part of your overall financial security plan.

Premium costs and the duration of coverage vary depending on your occupation and the type of disability insurance you choose. But with any disability insurance purchased through Bluestone 1% of your annual premium will be donated to 1% for the Planet, contributing to our substantial collective impact.



Shared Values

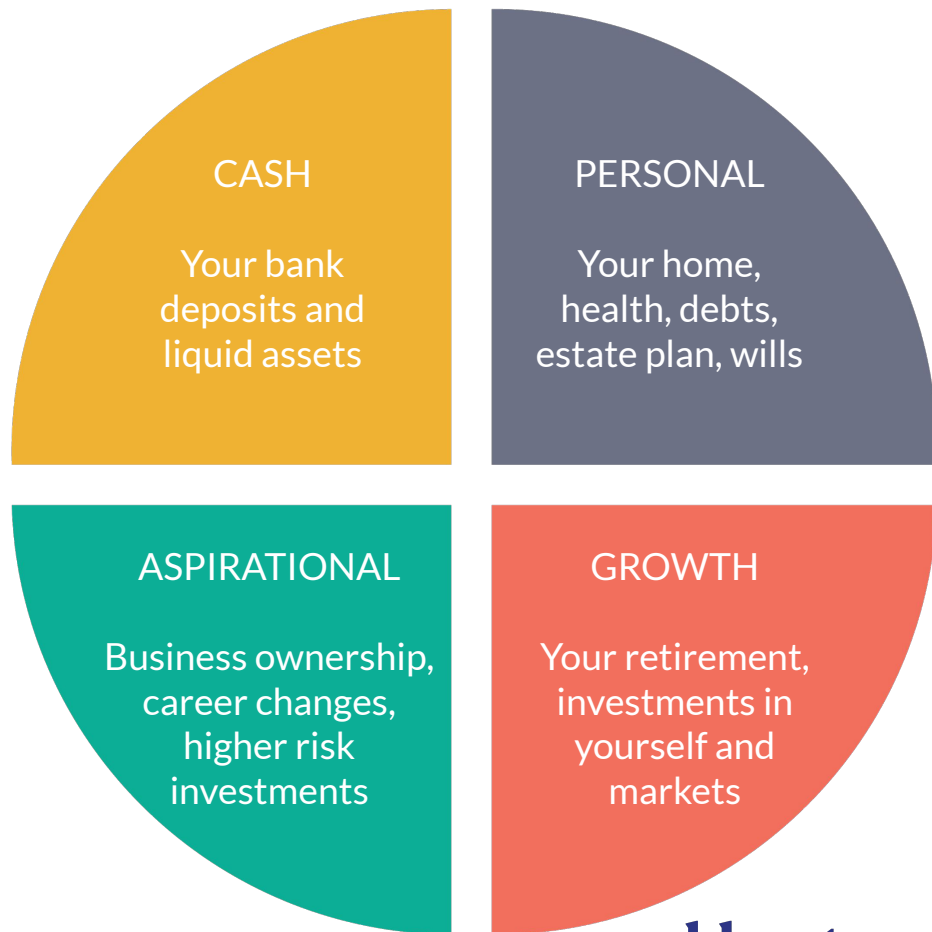
Bluestone partnered with the only Certified B Corp life insurance carrier, Assurity Life. Bluestone's business ethos and proprietary products together with the financial stability of Assurity best serves the planet and our customers. Established in 1890, Assurity is an A.M. Best Excellent (A-) rated national mutual insurance company. All Bluestone policies are issued by Assurity Life.

Certified B Corp. Bluestone and Assurity meet "rigorous standards of social and environmental performance, accountability, and transparency."

1% for the Planet Member. Bluestone gives a percentage of all revenues to high-impact nonprofit network partners driving environmental and social progress.

Life insurance supports & protects your financial well-being

When we talk with our customers, we look at the role that life insurance plays in your life. Whether you've had your first child, bought a home or are starting a new business, life insurance can be an integral part of protecting your assets and creating holistic financial well-being.





bluestone

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