

# Better Living Benefit Rider



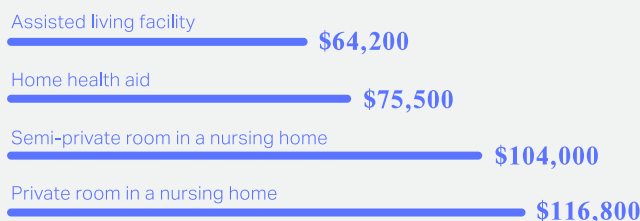
Life Insurance with the **Better Living Benefit Rider** helps cover the permanent inability to perform two activities of daily living.\*

As the American population ages, retirement is likely to extend beyond 30 years and about half of all Americans will need ongoing care for chronic illnesses.

With chronic illness costs soaring, the **Better Living Benefit Rider** ensures individuals can:

- Afford necessary care
- Protect their assets
- Leave a legacy for their family

## MEDIAN ANNUAL COST OF CARE IN 2023\*



\*Source: Genworth 2023 Cost of Care Survey

### Example

Jane has a \$150,000 AFR Life Safeguard Group Voluntary Level Term of 121 with the Better Living Benefit Rider.

### Benefit Paid to Jane Directly

**\$4,380**/monthly

\$109,500 x 4% for approx 25 months

### Face Value

**\$109,500**

up to 73% of face value

### Life Insurance Coverage

**\$40,500**

remains for Jane's Life Insurance coverage *after acceleration*

Product features vary by state

\*Activities of daily living are bathing, dressing, transferring, toileting, continence, and eating