

The *Importance* of Life Insurance



According to LIMRA, only 52% of Americans report having life insurance coverage, down from 54% in 2021, leaving many U.S. households underinsured. Nearly half of consumers would need to make drastic financial changes if a death occurred.

2018 Insurance Barometer Study of Life, LIMRA

AVAILABLE BETWEEN AGES

18-70

LEVEL PREMIUM TO AGE

121

BETTER LIVING BENEFIT RIDER

3-4% monthly with coverage in most states up to

73%

TERMINAL ILLNESS COVERAGE

*Upon the occurrence of a terminal condition****

30%

EXPEDITED PAYMENTS

*50% of coverage for beneficiaries**** up to*

\$10K

GROUP WORKSITE OFFERING

Eligible Employee (actively at work*)

- Employee Guarantee Issue up to \$50,000
- Spouse Guarantee Issue up to \$50,000
- Child(ren) \$10,000 Term Rider on employee or spouse

BETTER LIVING BENEFIT RIDER

Accelerated 3% to 4% of the death benefit monthly, up to 73% of coverage in most states, paid directly to the employee for the following:

- Permanent inability to perform two of the six Activities of Daily Living without substantial supervision.
- Permanent severe cognitive impairment, such as dementia, Alzheimer's, and other forms of senility, requires substantial supervision.

ADDITIONAL BENEFITS

- Hassle-free application
- Waiver of Premium available**
- Right to convert coverage
- Coverage is portable

**Actively at work means that you're an eligible member of the affiliation through you're applying for this insurance: You can perform all the duties of your job on a full-time basis, and you are not confined in a hospital, at home, or elsewhere due to injury or sickness.*

***Waived for total disability*

****Terminal condition, meaning lifespan is limited to less than 12 months*

*****Not applicable if death is contestable or under investigation*