

## The *Importance* of Life Insurance



44% of millennials believe life insurance is 5x more expensive than the actual cost. Two in five working Americans live paycheck to paycheck and are among the least likely to own adequate life insurance coverage.

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%

AVAILABLE COVERAGE

# \$10K to 150K

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

- Child coverage is individual coverage per child to 121
  - The premium is due for each child
  - Coverage can be written from ages 14 days to 23 years old
- Waiver of Premium available\*\*
- Coverage is portable
- Hassle-free application

\*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