

AFRLIFE



The median annual costs in 2021¹

\$61,776 Home aide
\$94,896 Semiprivate room

¹ Source: Genworth 2021 Cost of Care Survey.

Life insurance with Better Living Benefit rider to help cover permanent inability to perform two activities of daily living.*

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

Retirement can last upwards of 30 years for some and nearly half of all Americans will need some type of chronic illness care.

As America's population ages, the Better Living Benefit Rider provides protection of assets.

With chronic illness care costs reaching unaffordable levels, chronic illness care insurance policies or riders can help make sure clients have the means to:

- pay for care
- protect their assets
- provide a legacy for their family

Better Living Benefit Rider - Solid Advantage

www.afrlifeemployer.com



Example: Jane has \$150,000 AFR Life Safeguard Group Voluntary Level Term to 121 with Better Living Benefit rider.

- \$150,000 * 4% = \$6,000 monthly benefit paid directly to Jane (For approx. 18 months).
- Up to \$109,500 (Up to 73% of Face Value).
- \$40,500 remaining of Life Insurance coverage (Acceleration of total Death Benefit).

Product features may vary by state

