


**AFRLIFE**

# SAFEGUARD

Group Term to Age 121

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SGT-G-Employee-'23

# SAFEGUARD

## Product Information

### Product Highlights

- Level Premium to age 121
- Coverage available from \$10K to \$150K
- Spouse coverage is not dependent on Employee coverage
- Available between the ages of 18-70
- Coverage is portable
- Right to convert coverage
- **Terminal Illness Benefit** - the plan will pay 30% of the coverage amount in a lump sum upon the occurrence of a terminal condition that will result in a limited life span of less than 12 months.
- **Benefits when you need them** - Expedited payment of 50% of coverage up to \$10K is sent to the beneficiary, unless the death is within the contestability period and/ or under investigation.

### Optional Riders

- Child Term Rider\* - \$10K
- Better Living Benefit- accelerates 3% to 4% of the death benefit on a monthly basis, up to 75% of coverage and is payable directly to the employee for the following:
  - Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance;
  - Permanent severe cognitive impairment, such as dementia, Alzheimer's disease and other forms of senility, requiring substantial supervision
- Waiver of Premium – Waived for total disability

\*Child Term Rider can be attached to Employee OR Spouse coverage.

## SAFEGUARDING YOU WITH MEANINGFUL BENEFITS

### Key Reasons for Life Insurance

- 44% of millennials believe that life insurance is at least five times more expensive than the actual cost.
- Two in five working Americans live paycheck to paycheck, and they are among the least likely to own adequate life insurance coverage.

2018 Insurance Barometer Study of Life,  
LIMRA

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