


The logo for AFRLIFE, with 'AFR' in red and 'LIFE' in blue, underlined in red. The background features a low-angle shot of a modern glass skyscraper with a red and blue geometric overlay.

AFRLIFE

SAFEGUARD

Individual
Term to 121

 800-425-9303

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 www.afrlifeemployer.com

SGT-I-Employer-'23

SAFEGUARD

Product Information

Product Highlights

- Level Premium to age 121
- Coverage available from \$10K to \$150K
- Available between the age of 18-70
- Coverage is portable if you leave employment after the first premium is paid through payroll deduction
- **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 \$10,000 is sent to the beneficiary, unless the death is within the contestability period and/ or under investigation
- Child coverage is individual coverage per child to age 121. There is a premium due for each child. Coverage can be written from ages 14 days to 23 years old

Optional Riders

- **Better Living Benefit**- accelerates a portion 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

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

