


AFRLIFE

SAFEGUARD

Group Term to Age 121

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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

- Children's 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

Guaranteed Issue Offer

- Employee up to \$50K
- Spouse up to \$50K

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

SAFEGUARDING YOU WITH MEANINGFUL BENEFITS



Safeguard Term Life with Better Living Benefit* and Waiver of Premium**

Group Plan - Bi-Weekly Payment Mode

Guaranteed Issue up to \$50K for Employee and Spouse



Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-23	\$4.50	\$6.12	\$7.74	\$9.36	\$10.98	\$15.03	\$19.08	\$23.13	\$27.17
24	\$4.50	\$6.12	\$7.74	\$9.36	\$10.98	\$15.03	\$19.08	\$23.13	\$27.17
25	\$4.50	\$6.12	\$7.74	\$9.36	\$10.98	\$15.03	\$19.08	\$23.13	\$27.17
26	\$4.51	\$6.14	\$7.77	\$9.39	\$11.02	\$15.09	\$19.15	\$23.22	\$27.29
27	\$4.53	\$6.18	\$7.83	\$9.48	\$11.13	\$15.26	\$19.38	\$23.51	\$27.63
28	\$4.59	\$6.30	\$8.01	\$9.72	\$11.42	\$15.69	\$19.96	\$24.23	\$28.50
29	\$4.65	\$6.42	\$8.18	\$9.95	\$11.71	\$16.13	\$20.54	\$24.95	\$29.37
30	\$4.75	\$6.61	\$8.47	\$10.33	\$12.19	\$16.85	\$21.50	\$26.15	\$30.81
31	\$4.85	\$6.81	\$8.77	\$10.73	\$12.69	\$17.60	\$22.50	\$27.40	\$32.31
32	\$4.95	\$7.01	\$9.07	\$11.13	\$13.19	\$18.35	\$23.50	\$28.65	\$33.81
33	\$5.07	\$7.26	\$9.45	\$11.64	\$13.83	\$19.30	\$24.77	\$30.24	\$35.71
34	\$5.21	\$7.53	\$9.85	\$12.18	\$14.50	\$20.31	\$26.12	\$31.92	\$37.73
35	\$5.36	\$7.83	\$10.30	\$12.78	\$15.25	\$21.43	\$27.62	\$33.80	\$39.98
36	\$5.53	\$8.18	\$10.82	\$13.47	\$16.12	\$22.73	\$29.35	\$35.96	\$42.58
37	\$5.71	\$8.54	\$11.37	\$14.19	\$17.02	\$24.09	\$31.15	\$38.22	\$45.29
38	\$5.90	\$8.92	\$11.94	\$14.96	\$17.98	\$25.53	\$33.08	\$40.63	\$48.17
39	\$6.10	\$9.32	\$12.53	\$15.75	\$18.96	\$27.00	\$35.04	\$43.08	\$51.12
40	\$6.35	\$9.81	\$13.27	\$16.73	\$20.19	\$28.85	\$37.50	\$46.15	\$54.81
41	\$6.61	\$10.34	\$14.07	\$17.79	\$21.52	\$30.84	\$40.15	\$49.47	\$58.79
42	\$6.90	\$10.92	\$14.93	\$18.95	\$22.96	\$33.00	\$43.04	\$53.08	\$63.12
43	\$7.19	\$11.49	\$15.80	\$20.10	\$24.40	\$35.16	\$45.92	\$56.68	\$67.44
44	\$7.51	\$12.14	\$16.77	\$21.39	\$26.02	\$37.59	\$49.15	\$60.72	\$72.29
45	\$7.84	\$12.79	\$17.75	\$22.70	\$27.65	\$40.04	\$52.42	\$64.81	\$77.19
46	\$8.18	\$13.48	\$18.77	\$24.07	\$29.37	\$42.61	\$55.85	\$69.09	\$82.33
47	\$8.54	\$14.19	\$19.85	\$25.50	\$31.15	\$45.29	\$59.42	\$73.56	\$87.69
48	\$8.91	\$14.93	\$20.95	\$26.98	\$33.00	\$48.06	\$63.12	\$78.17	\$93.23
49	\$9.30	\$15.72	\$22.14	\$28.56	\$34.98	\$51.03	\$67.08	\$83.13	\$99.17
50	\$9.75	\$16.62	\$23.48	\$30.35	\$37.21	\$54.38	\$71.54	\$88.70	\$105.87
51	\$10.23	\$17.58	\$24.93	\$32.29	\$39.64	\$58.01	\$76.39	\$94.76	\$113.14
52	\$10.82	\$18.75	\$26.68	\$34.61	\$42.54	\$62.37	\$82.19	\$102.02	\$121.85
53	\$11.46	\$20.03	\$28.60	\$37.18	\$45.75	\$67.18	\$88.62	\$110.05	\$131.48
54	\$12.18	\$21.48	\$30.77	\$40.07	\$49.37	\$72.61	\$95.85	\$119.09	\$142.33
55	\$12.96	\$23.04	\$33.12	\$43.19	\$53.27	\$78.46	\$103.66	\$128.85	\$154.04
56	\$13.79	\$24.69	\$35.60	\$46.50	\$57.40	\$84.66	\$111.92	\$139.18	\$166.44
57	\$14.63	\$26.38	\$38.14	\$49.89	\$61.64	\$91.01	\$120.39	\$149.76	\$179.14
58	\$15.50	\$28.12	\$40.73	\$53.35	\$65.96	\$97.50	\$129.04	\$160.58	\$192.12
59	\$16.41	\$29.93	\$43.45	\$56.98	\$70.50	\$104.31	\$138.12	\$171.93	\$205.73
60	\$17.32	\$31.75	\$46.19	\$60.62	\$75.06	\$111.15	\$147.23	\$183.32	\$219.41
61	\$17.03	\$31.18	\$45.32	\$59.47	\$73.62	\$108.98	\$144.35	\$179.71	\$215.08
62	\$17.98	\$33.07	\$48.16	\$63.25	\$78.35	\$116.08	\$153.81	\$191.54	\$229.27
63	\$18.98	\$35.08	\$51.17	\$67.27	\$83.37	\$123.61	\$163.85	\$204.09	\$244.33
64	\$20.08	\$37.28	\$54.47	\$71.67	\$88.87	\$131.86	\$174.85	\$217.84	\$260.83
65	\$21.32	\$39.75	\$58.19	\$76.62	\$95.06	\$141.15	\$187.23	\$233.32	\$279.41
66	\$22.73	\$42.58	\$62.42	\$82.27	\$102.12	\$151.73	\$201.35	\$250.96	\$300.58
67	\$24.37	\$45.85	\$67.33	\$88.81	\$110.29	\$163.99	\$217.69	\$271.40	\$325.10
68	\$26.23	\$49.59	\$72.94	\$96.29	\$119.64	\$178.01	\$236.39	\$294.76	\$353.14
69	\$28.35	\$53.81	\$79.27	\$104.73	\$130.19	\$193.85	\$257.50	\$321.16	\$384.81
70	\$30.72	\$58.55	\$86.39	\$114.22	\$142.06	\$211.65	\$281.23	\$350.82	\$420.41

Child Term Rider - \$10,000 coverage \$1.35 biweekly Product is not available in all States

*Better Living Benefit and Waiver of Premium Riders are not available on children

**Waiver of Premium not available after age 60.