

Better Living Benefit Rider



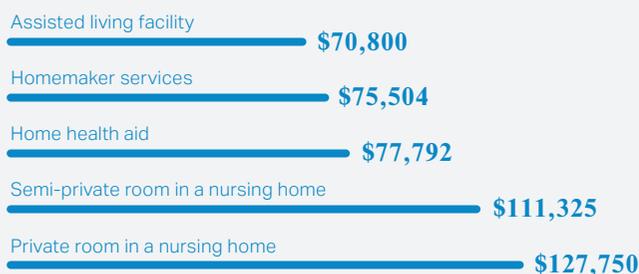
Life Insurance with the **Better Living Benefit Rider** helps cover the permanent inability to perform two activities of daily living.*

As the American population ages, retirement is likely to extend beyond 30 years and about half of all Americans will need ongoing care for chronic illnesses.

With chronic illness costs soaring, the **Better Living Benefit Rider** ensures individuals can:

- Afford necessary care
- Protect their assets
- Leave a legacy for their family

MEDIAN ANNUAL COST OF CARE IN 2024



Source: Genworth 2024 Cost of Care Survey

Example

Jane has a \$150,000 AFR Life Safeguard Group Voluntary Level Term of 121 with the Better Living Benefit Rider.

Benefit Paid to Jane Directly

\$4,380/monthly

\$109,500 x 4% for approx 25 months

Face Value

\$109,500

up to 73% of face value

Life Insurance Coverage

\$40,500

remains for Jane's Life Insurance coverage *after acceleration*

Product features vary by state

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