

Coverage for *life* with an insurance carrier you can *trust*

How the coverage works for the Insured

AFR Life's Term to 121 life insurance product has a guaranteed premium rate, which means that as long as coverage remains active and paid, the premiums rates will not increase as the insured becomes older.

The policy includes an enhancement benefit provision. This provision is an incredibly beneficial part of the coverage. While the policy will reflect that the face amount will begin to decrease over time, the enhancement benefit is intended to fill back to the initial coverage value.

This enhancement benefit is at no cost and is embedded into the policy.

The enhancement benefit with AFR Life makes our product unique and valuable to an insured. Remember, most Term policies have increasing premiums and/or decreasing face amounts. Our coverage is intended to last beyond retirement and is portable if you leave your current employer.

