AFR LIFE

# SAFEGUARD

## Group Term to Age 121



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# SAFEGUARD

Designed for Federal Employees

## 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.

*This policy has a coverage limitation for death caused by illness. If the insured person passes away due to illness or disease within 12 months after the effective date of Coverage, We will not pay the death benefit. Instead, We will refund all premiums paid for this Coverage. This applies even if the illness or disease was not known or diagnosed before Coverage started. Deaths caused by accidents are not affected by this limitation.

### 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



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# 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.