



Safeguard Product Information

Safeguarding Members with Meaningful Benefits

101 Million American adults are in need of life insurance while many households are underinsured. Nearly half of consumers would need to make drastic financial changes if a death occurred.¹

MEMBER OFFERING

Eligible Member and Spouse (actively at work)*

Ages 18-40	Up to \$40,000
Ages 41-50	Up to \$30,000
Ages 51-65	Up to \$20,000

ADDITIONAL MEMBER BENEFITS

- ✓ No health exam
- ✓ No lab tests
- ✓ Just answer simple health questions

2024

Prepared for NFU Conference

www.AFRLife.com

AVAILABLE BETWEEN AGES

18-65

LEVEL PREMIUM TO AGE

121

CHILD TERM RIDER

\$10K

TERMINAL ILLNESS BENEFIT

30%

of coverage amount upon the occurrence of a terminal condition**

EXPEDITED PAYMENTS

50%

50% of coverage up to \$10k for beneficiaries***

¹2023 Insurance Barometer Study of Life, LIMRA

*Actively at work means that you're an eligible member of the affiliation through you're applying for this insurance: You can perform all the duties of your job on a full-time basis, and you are not confined in a hospital, at home, or elsewhere due to injury or sickness.

**Terminal condition, meaning lifespan is limited to less than 12 months

***Not applicable if death is contestible or under investigation