

GROUP WHOLE LIFE INSURANCE

Employee Coverage



Value of Whole Life Insurance

- Permanent Life Insurance
- Cash Value Accumulation
- Guaranteed Premiums and Death Benefits
- Affordable group rates available through payroll deductions for yourself, spouse and children
- Coverage can be taken with you if you change jobs or retire – we will bill you directly
- Guaranteed coverage with no medical questions

Financial protection throughout an entire lifetime

Our Group Whole Life insurance helps you prepare for the future, today. Should you change jobs, you can keep your insurance for as long as you want; and it also complements term life insurance, ensuring long-term protection. Once you've purchased coverage, your cost will not increase as you age.

79%
women said
their death would
substantially impact
their family

<https://bit.ly/2MFDlrB>



Living benefits

Our plan has living benefits which can afford you the ability to take care of critical medical events that may arise during your lifetime.

These benefits can be used for:

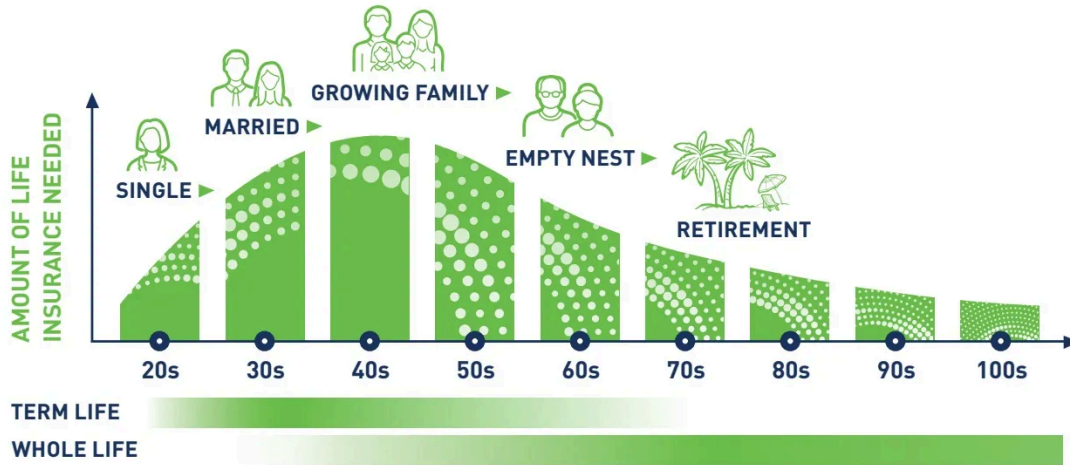


- Nursing Home
- Home Healthcare
- Assisted Living Facility
- Adult Daycare



How can a Whole Life policy address different financial needs during all the stages of your life?

Whole Life insurance is designed to provide benefits throughout your entire lifetime.



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Coverage Details

Atlantic American Employee Benefits' Group Whole Life insurance plan includes the benefits listed below. Each benefit is subject to conditions for payment as detailed in the certificate.

70%

**approx. chance
of needing long-
term care at 65+**

<https://cnb.cx/3zhvAyb>



Plan Information

Benefit Maximum	\$5,000 - \$100,000, in \$5,000 increments
Available To	Employee ages 18 - 70
Guaranteed Issue	\$100,000

Additional Plan Details

Waiver of Premium for Disability Rider - Included
Plan premiums are waived during disability period when insured has been disabled for 6 months. Included on issue ages 18-65; terminates at age 70.

Accelerated Death Benefit Rider for Terminal Illness Rider - Included
Insured can receive up to 50% of elected face amount during their life when there are diagnosed with a terminal illness that leaves them with a life expectancy of 12 months or less.

Lump Sum Accelerated Death Benefit for Chronic Illness Rider - Included
Insured can receive up to 75% of their elected face amount during their life when they are diagnosed with a chronic illness.*

* Face amount payable at death will be reduced by an amount equal to the amount of the death benefit that was accelerated.

Exclusions and Limitations

Suicide Exclusion – If the Insured, whether sane or insane, dies by Suicide, within two (2) years from the Effective Date, Our liability will be limited to an amount equal to the premiums paid for this Certificate.

Other Exclusions and Limitations – The policy and riders have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

Easy access to coverage

MyCoverage is an easy-to-use website that allows you to access coverage and benefit information 24/7, update your profile and more.

mycoverage.atlam.com

Group Whole Life policy form series B 21803 GMP, Accelerated Death Benefit Rider for Terminal Illness form B 21803 R1 ACL, Lump Sum Accelerated Death Benefit Rider for Chronic Illness form B 21803 R11 CIACL, Monthly Accelerated Death Benefit Rider for Chronic Illness form B 21803 R21 CIACL, Monthly Accelerated Death Benefit Rider for Chronic Illness with Restoration of Benefits form B 21803 R41 CIACL, Accelerated Death Benefit Rider for Catastrophic Disability form B 21803 R61 DIACL, Spouse Term Insurance Rider B 21803 R7 STR, Children's Term Insurance Rider form B 21803 R8 CTR, Waiver of Premium for Disability Rider form B 21803 R9 WPD, and Accidental Death and Dismemberment Rider form B 21803 R10 ADD underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.

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Employee Benefits

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