Group Whole Life Insurance

PLAN INFORMATION

Available To	Issue Ages	Benefit Amount
Employee	18-70	Up to $70,000 in $10,000 increments
Spouse*	18-65	Up to $20,000 in $10,000 increments - up to 100% of employee election. Based spouse age.
Dependents*	15 days - Age 25	$10,000 - up to 100% of employee election. Term rider continues to age 26 at which point they may choose to convert to an individual policy, up to 5x the child's coverage amount

RIDERS

Employee

***Accelerated Death Benefit for Terminal Illness Rider** – Up to 50% of elected face amount during their life when diagnosed with a terminal illness with a life expectancy of 12 months or less.

***Waiver of Premium Rider** – 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 for Chronic Illness Rider with Extension of Benefits Rider** – provides 6.25% monthly benefit, up to 200% of certificate face amount

***Restoration of Benefits Rider** – Restores 50% of the death benefit for the beneficiary in the event the Acceleration for Chronic Illness Rider is exhausted.

Spouse

***Accelerated Death Benefit for Terminal Illness Rider**

***Accelerated Death Benefit for Chronic Illness Rider with Extension of Benefits Rider** – provides 6.25% monthly benefit, up to 200% of certificate face amount

***Restoration of Benefits Rider** – Restores 50% of the death benefit for the beneficiary in the event the Acceleration for Chronic Illness Rider is exhausted.

Portability: Included

Living Care Benefits*

Long-term chronic illnesses can have a significant impact on an individual's quality of life, both physically and financially. These types of illnesses often require ongoing medical treatment and care, which can be costly and financially devastating for individuals and their families. Atlantic American's Whole Life plan allows you to access a portion of your life insurance benefits while living. We call this Living Care.

You may not have a long-term illness now, but let's consider how you may use a hybrid life plan.

Example election: Whole Life $70,000 ▶ Living Care 6.25% up to 32 months ▶ Death Restoration

A

What if you need care for a long-term illness?

You are able to use our Living Care benefit with a maximum **monthly benefit $4,375,** for up to **32 months.**

When you pass away, your beneficiary still receives a **Death Benefit of 50%,** or **$35,000.**

Use it all and get restored

B

What if you need care for a brief period of time?

You could have a serious illness that leaves you needing care for a brief period. **You use only $28,000** for your care, before passing away.

The remainder of your policy, **$42,000,** is paid to your beneficiary as a **death benefit.**

Use some and leave some

C

You could pass away, without ever needing care

The entire **$70,000** face amount of your policy will be paid as a **death benefit** to your beneficiaries.

Keep it all as a legacy

ATLANTIC AMERICAN™

**The Living Care Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services. Eligibility conditions must be met. Pre-existing condition limitation may apply. May not be available in all states. Consult your policy for complete details. The examples above are illustrative only. Actual policy amounts/payments depend upon benefits purchased, death and living benefits.*