

Whole Life Insurance Living Care Benefits

Whether you are married, a parent or single, life insurance can help take care of the people you care about if tragedy happens. Having a good policy with death benefits can put money in your family's hands quickly when they need it most. But what if you live a long life and need care?

Most people don't realize that long-term care can be expensive. Living benefits make it easy to accelerate the death benefit to help pay for home healthcare, assisted living, adult day care or nursing home services, should you or covered family member ever need them.



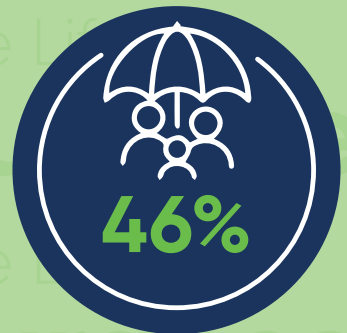
households without any life insurance would have immediate trouble paying living expenses if their primary earner died.¹



uninsured and underinsured Americans recognize they need (or need more) life insurance.²



is the estimated chance that a person turning 65 today will need long-term care services.³



of black Americans – an estimated 20 million – believe they need (or need more) coverage.⁴

Caring About Customers

Together, with your employer, we develop voluntary programs that matter. Our products are meant to integrate with and supplement benefits already available to you. These valuable benefits are an affordable way for you to prepare for the unexpected and overcome the financial challenges you and your family may face.



\$7,908

is the monthly median cost for a semi-private room in a nursing home, or an annual total of \$94,900.⁵



\$7,360

is the median funeral cost in the United States.⁶



Atlantic American Employee Benefits Group Whole Life insurance may help safeguard financial security with the ability to build cash value at a guaranteed minimum rate. Talk to your employer about Atlantic American Employee Benefits Group Whole Life insurance.

For more information, visit aaemployeebenefits.com.

¹ <https://bit.ly/3BqzoON> - Life Happens; 2019 Insurance Barometer Study: Nearly Half of Americans More Likely to Buy Simplified Underwritten Life Insurance

² <https://bit.ly/3z1va2j> - LIMRA; COVID Drives Life Insurance Awareness (Infographic) (limra.com)

³ <https://bit.ly/3mLnF31> - LongTermCare.gov; "How Much Care Will You Need?"

⁴ <https://bit.ly/3kzxTbp> - LIMRA; New Study Finds Black American Life Insurance Ownership Increased During the Pandemic but a Significant Coverage Gap Remains

⁵ <https://bit.ly/2PaUw4d> and <https://bit.ly/2PaUw4d> - Genworth; Semi-private room costs monthly and annually

⁶ <https://bit.ly/396VQ3r> - World Population Review; Average Funeral Cost by State 2022

Group Whole Life policy form series B 21803 GMP underwritten by Bankers Fidelity Life Insurance Company®. Limitations and Exclusions apply; actual policy provisions control. Refer to Accelerated Death Benefit Rider (form series B 21803 R1 ACL and B 21803 R12 CIACL) for additional product details. Application to determine eligibility required. Rates subject to change. Subject to availability; benefits may vary by state. This is a solicitation of insurance and an independent agent may call on you.



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