



## Living Benefits Rider

Financial protection against unexpected future medical expenses.

**Living Benefits** is a rider that allows you to access a portion of the death benefit if diagnosed with a qualifying serious illness.

### AN EXAMPLE OF LIVING BENEFITS

#### “Mary’s Story”

Mary went to her doctor because she felt unwell. She was later diagnosed with breast cancer. Mary had health insurance that would pay 90% of a treatment that cost \$200,000. That left Mary with \$20,000 to cover out of pocket.

Mary also had a \$250,000 life insurance policy with 1891 Financial Life Insurance with a Living Benefits Rider. Using this rider, she was able to take \$20,000 from her death benefit to pay her medical expenses.

This gave Mary peace of mind. She was able to focus on her treatment and road back to health, knowing she still had life insurance in place.

### Rider Elements:

- Available with no additional premium!
- Minimum Advance Amount \$5,000
- Maximum Advance Amount \$250,000
- One-time administrative fee, not to exceed \$250

### Available with insurance policies:

- **Cash Value Whole Life**<sup>1,2</sup>
  - Pay to Age 100
  - Pay to Age 75
  - Single Premium
  - 10-, 20-Pay
- **Simplified Issue (SI) Whole Life**<sup>1</sup>
  - SI Pay to Age 100
  - SI Single Premium Whole Life
- **Term Life**<sup>1,2</sup>
  - 10-, 20-, 30-Year Level Premium

*FLIP FOR RIDER DETAILS.* Subject to change. Products/features may not be available in all states. Not available in CA.

1) ICC23RI-ABRQE. 2) ICC23RI-ABRTI.

### SPEAK TO AN AGENT TODAY!

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**financial life  
insurance**



## Living Benefit Rider Details

### Financial protection against future medical expenses.

A **Living Benefits Rider** allows you to access a portion of your death benefit if you are diagnosed with a qualifying serious illness:

**Terminal Illness:** Insured has been diagnosed with an illness or physical condition that is expected to result in death within 12 months. You can request up to 50% of the face value up to a maximum of \$250,000.<sup>1,2,3</sup>

**Chronic Illness:** Insured has been diagnosed with a chronic illness and unable to do at least 2 out of 6 of the normal Activities of Daily Living (ADLs) without substantial assistance, see details defined on the rider. You can request up to 40% of the face value up to a maximum of \$250,000.<sup>1,4</sup>

**Specified Medical Condition:** Insured has been diagnosed with one of the specified medical conditions defined in the rider. You can request up to 10% of the face value up to a maximum of \$250,000.<sup>1,3</sup>

## Building a Better Tomorrow, Today

At 1891 Financial Life Insurance we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life Insurance. We are a not-for-profit life insurance Society, which means the sales from these financial service products help fund member benefits along with social, educational, and volunteer programs designed to respond to community needs. So, lifting up and looking out for others is simply who we are and what we do.

1) ICC23RI-ABRQE. 2) ICC23RI-ABRTI. 3) Requires certification by a licensed physician. 4) Requires certification by a health care practitioner.

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**Speak to an Agent Today!**

Call 800-344-6273 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)