AFR LIFE SAFEGUARD / FEDERAL AND POSTAL EMPLOYEES

Life protection for your family.

Group term life insurance to age 121, with the guaranteed-issue offer described in the listed brochure.

Insured by **American Farmers & Ranchers Life Insurance Company**

Guaranteed-issue offer

The brochure offers up to $50,000 for the employee and up to $50,000 for the spouse. Spouse coverage is not dependent on employee coverage. Printed entry ages are 18–70.

Child coverage for employee or spouse policies

Add $10,000 of child term coverage for $1.35 biweekly. This child rider can attach to employee or spouse coverage.

Protection you can take with you

The brochure describes portable coverage and a right to convert. The original coverage and certificate terms apply.

Child term coverage: printed biweekly premiums

Coverage	Biweekly price
$10,000	$1.35

First-year illness-death limitation

For death caused by illness or disease within 12 months after coverage starts, the plan refunds premiums instead of paying the death benefit. This includes illness that was unknown or undiagnosed when coverage began. Accident deaths are not affected by this stated limitation.

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Benefits you can use while living.

The printed adult rate heading includes Better Living Benefit and Waiver of Premium for eligible coverage.

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Better Living Benefit

Receive an advance of 3%–4% of the death benefit monthly, up to 75% total, for the qualifying care needs in the brochure.

The benefit requires permanent inability to perform at least two of six activities of daily living without substantial assistance, or permanent severe cognitive impairment requiring substantial supervision. This is an advance of the death benefit.

Waiver of Premium

Premiums are waived for total disability under the policy terms. Waiver of Premium is unavailable after age 60. Better Living and Waiver of Premium are unavailable on children.

Terminal Illness Benefit

The brochure provides a lump-sum advance of 30% of coverage for a terminal condition resulting in a life expectancy of less than 12 months.

Included benefits, with their conditions

Better Living and Waiver are included in the printed adult rates where eligible. The first-year illness-death limitation on page 1 still applies. Keep the original policy definitions and benefit conditions with any coverage discussion.