

FINANCIAL PROTECTION throughout your entire life



Why having Life insurance is important.

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.



4 IN 10          

households without any life insurance would have immediate trouble paying living expenses if their primary wage earner died.²

102 MILLION

Americans recognize they need more life insurance.¹



46%

of Black Americans believe they need more life insurance.³



70%

chance of a person turning 65 will need long-term care services.⁴



79%

of women said their death would substantially impact their family.⁵



90%

of total health care spending comes from chronic and mental health conditions.⁶



\$7,513

is the monthly average cost for a semi-private room in a nursing home, or an annual total of

\$90,156⁷



\$7,360

is the median funeral costs in the United States.⁸

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.



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.

¹<https://bit.ly/3zizJ2K> - LIMRA; Covid-19 Drives Interest in Life Insurance

²<https://bit.ly/3BqzoON> - Life Happens; 2019 Insurance Barometer Study: Nearly Half of Americans More Likely to Buy Simplified Underwritten Life Insurance

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

⁴<https://bit.ly/3mLnF31> - LongTermCare.gov; How Much Care Will You Need?

⁵<https://bit.ly/2MFDlrB> - Forbes; Why Women Don't Purchase Enough Life Insurance...And Why They Need More

⁶<https://bit.ly/3jKOGbn> - Centers for Disease Control and Prevention; Health and Economic Costs of Chronic Diseases

⁷<https://bit.ly/3h7pEQ7> - U.S. News and World Report; How to Pay for Nursing Home Costs

⁸<https://bit.ly/396VQ3r> - World Population Review; Average Funeral Cost by State 2020

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