

LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE.

Crusade for Living Benefits

Because the financial impact of a serious health event can begin long before a death claim.



ONE BAD DAY

can change a family's financial story.

WHEN HEALTH INTERRUPTS INCOME

The bills don't pause. Your protection shouldn't either.

A diagnosis or injury can create a second crisis: lost income, new care costs, and the pressure to keep everyday life moving.



Mortgage
& rent



Groceries
& utilities



Medical
& care costs



Transportation
& support



Time away
from work

Benefits while you are living.

Some life insurance policies may allow you to access part of the death benefit during your lifetime after a qualifying event.

- Critical illness
- Critical injury
- Chronic illness
- Terminal illness
- Qualifying Alzheimer's or Lewy Body Dementia diagnosis

Protect the life you've built.

Living benefits may help create breathing room when your family needs it most.

- 1 Keep the household moving**
Regular bills and everyday expenses
- 2 Support care needs**
In-home care, adult day care, or assisted living
- 3 Adapt to a new reality**
Home modifications, transportation, and recovery time

Your life insurance can be more than a promise to those you leave behind. It can be a financial lifeline for the people beside you now.

Don't wait for the bad day to ask the hard question.

Let's explore protection designed for the life you are living.

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START HERE

Living benefits are provided through accelerated benefit riders and are subject to policy terms. Availability, qualifying events, underwriting, exclusions, limitations, charges, and waiting periods vary by policy and state. Accelerated benefits may reduce the death benefit and cash value, may have tax implications, and may affect eligibility for public assistance. Consult the policy and a qualified tax professional. This is a solicitation of insurance. An insurance agent may contact you.