

Get peace of mind with life insurance for chronic illness.



Simply put, [life insurance](#) provides peace of mind. It builds protection around the people and things you care about most. And if you struggle with a chronic illness, life insurance can be beneficial for that, too. See how.

Extra dollars when you need them most.

A Chronic Illness Rider offers comfort so that your family won't face additional financial hardship. With the rider, you can advance a portion of your death benefit if you ever require care for an extended period of time. And if you never need the funds for chronic illness, your family will receive the full value of your [life insurance policy](#) income tax-free.

Life insurance for chronic illness offers long-lasting protection.

If you're suffering from an illness or physical ailment, the Chronic Illness Rider will provide funds if you:

- Can't take care of yourself without substantial assistance
- Are unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least

90 days

- Need supervision to protect your health and safety due to severe cognitive impairment

Benefits can be used wherever they're needed.

Because you know your unique situation best, you can decide how to use the funds. Allocate funding for:

- Doctor visits
- Hospital stays
- A room in a nursing home
- Care in an assisted living facility
- A home health aide
- Homemaker services
- Transportation services
- Care for a spouse, if needed

If you're interested in learning more about life insurance for chronic illness, our [local, independent agents](#) are here. They're experts in [whole life](#), [term life](#), [business life](#), and chronic illness life insurance policies and can help you get the answers and protection you deserve.