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County Clerk, Hunt County, TX
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Aflac Term Life Group Insurance

Count on Aflac for Life. Differentiate and compete with a stronger benefits package by delivering standout protection

Your employees' hard work and dedication help keep your business going. Providing strong benefits is one way to help ensure they are engaged and focused — and that's an important reason to use benefits to help ensure their financial well-being.

While employees want their loved ones to be financially secure, most don't consider the demand that funeral expenses and uninsured medical costs may have on the family income. Life insurance options from Aflac provide a variety of flexible coverage choices, empowering your employees to provide for their loved ones during the most difficult time.

With Aflac Term Life insurance, your employees' families will have financial resources to help with the loss of their loved one and your employees can rest easy knowing they're helping provide for their family's future.



Aflac Term Life Insurance

Face Amounts up to \$500,000*	Accidental Death Benefit Rider
Issue Ages: 18 – 70**	Accelerated Death Payment for a Chronic Condition Rider
Advanced claims payment	Optional 10-Year, 20-Year or 30-Year Term Life Spouse Rider
Accelerated Death Payment for a Terminal Illness	Optional Child Term Life Rider
Waiver of Premium Benefit Rider	



* Certain face amounts may not be available. Underwriting requirements apply.
** Issue ages vary based on term chosen.

In Idaho and Oklahoma, Certificate Numbers ICC18Q60200C, ICC18Q60300C, and ICC18Q60400C. This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent. Coverage is underwritten by American Family Life Assurance Company of Columbus, Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999

Guaranteed-issue options***

NUMBER OF BENEFITS- ELIGIBLE EMPLOYEES	MAX GUARANTEED-ISSUE AMOUNT	NUMBER OF APPLICATIONS TO MEET PARTICIPATION	MAX FACE AMOUNT
5 - 9	\$25,000	5	\$500,000
10 - 49	\$50,000	8	\$500,000
50 -99	\$75,000	15	\$500,000
100 - 249	\$100,000	25	\$500,000
250 - 999	\$125,000	35	\$500,000
1,000 +	\$150,000	75	\$500,000

Accelerated Death Payment for Terminal Illness

Pays up to 50% of the face amount shown in the certificate schedule.

Advanced claim payment

Pays \$5,000 in advance of the full death benefit to help the beneficiary with immediate needs.

Waiver of Premium Benefit Rider

Waives premium if certificate holder is totally disabled for six continuous months.

Accidental-Death Benefit Rider

Pays beneficiary an amount equal to the face amount if certificate holder's death is due to an accidental injury. Seatbelt Benefit: Pays an additional 25% of face amount if certificate holder's death is due to an automobile accident while wearing the manufacturer-installed seatbelt.

Accelerated Death Payment for a Chronic Condition Rider

Accelerates the death benefit (face amount or \$120,000, whichever is less) due to a chronic condition. If activated prior to the certificate holder's death, the face amount will be reduced.

Riders available for employees to choose

- 10-Year, 20-Year or 30-Year Term Life Spouse Rider: 50% of the certificate's face amount up to \$50,000.
- Child Term Life Rider: \$15,000 for each insured child. Each child is covered up to the age of 25.

***Subject to certain conditions.

Aflac Group Whole & Term Life Insurance (Series Q60000)

Guaranteed-Issue Options

We have changed the process of how participation for guaranteed-issue options are met with this new life product. Previously, applications were submitted without answering any underwriting questions. If the account met participation then the coverage was issued. However, if account participation was NOT met then the agent met with the applicant again to ensure all applicable underwriting questions were answered.

Now, all applicable underwriting questions are answered up front. If the account meets participation, the answered underwriting questions are disregarded and coverage is issued regardless of how the questions are answered. If the account does NOT meet participation, the underwriting questions are reviewed to determine if coverage can be issued.

Number of Benefit Eligible Employees	Max Guaranteed-Issue Face Amount	Number of Applications to meet participation requirements*
5 - 9	\$25,000	5
10 - 49	\$50,000	8
50 - 99	\$75,000	15
100 - 249	\$100,000	25
250 - 999	\$125,000	35
1,000 +	\$150,000	75

*Must be an issuable application on different applicants.

- The maximum combined total of all guaranteed-issue amounts allowed for all Aflac life coverage (Q60000 and A68000 series) is \$150,000.
- The maximum combined total allowed for all Aflac life coverage (to include all previous series) is \$500,000.
- The Spouse Rider guaranteed-issue amount is up to \$15,000, if participation met.
- The Child Rider guaranteed-issue amount is \$15,000, if participation met.

Account Eligibility

Available to all industries; however, guaranteed-issue options are available only to industries A, B, C & E. Guaranteed-issue options are not available for D industries.

Account Participation Requirement

- Participation must be met in order to qualify for guaranteed-issue and is based on the number of benefit-eligible employees. **IMPORTANT:** Please ensure the total number of benefit eligible employees field is



correct on the master application. If this field is incorrect, the number of applications to meet participation will not be correct and a new master application and employee applications will need to be completed.

- If an account previously met participation under the A68000 series, the account must re-meet participation for the Q60000 series.
- The guaranteed-issue enrollment qualification window is 45 days and begins when the first application is received at HQ after the master policy is issued. **IMPORTANT:** The participation qualification window will begin with the first certificate. If a new hire is written prior to the account's initial life enrollment, then the window will begin with that application. It is recommended that the new hire purchase a direct life policy or wait until the account's open enrollment to purchase group life so that the participation window does not begin prematurely.
- If an account meets participation, new hires have 365 days from their hire date to enroll in guaranteed-issue life coverage.
- **NOTE:** If an account has met participation and the employer wants to change the riders offered at a later date, then a new master application must be completed and new master policy issued. The account must re-meet participation in order to obtain guaranteed-issue coverage again. If participation is NOT met for the new master policy, then guaranteed-issue coverage cannot be obtained again. Once guaranteed-issue is not met, it cannot be obtained again.

Guaranteed Purchase Option (GPO)

- Once an account meets participation, existing employees that previously purchased a guaranteed-issue whole life certificate are eligible to purchase additional guaranteed-issue whole life coverage during the following three annual life open enrollments (same time as the initial life open enrollment). For example:
 - Initial Life Open Enrollment = 1/1/20
 - GPO certificate #1 Enrollment = 1/1/21 – premium at new attained age
 - GPO certificate #2 Enrollment = 1/1/22 – premium at new attained age
 - GPO certificate #3 Enrollment = 1/1/23 – premium at new attained age
 - GPO is available with no underwriting and for whole life only, for issue age of 18-70.
- An applicant must complete a GPO application (Form Series Q60GP02) for the GPO coverage.
- If an applicant has the Waiver of Premium rider (Form Series Q60054) on the initial life certificate, then the applicant may purchase the Waiver of Premium rider on the GPO. However, if Waiver of Premium rider is not on the initial life purchase, then Waiver of Premium rider is not allowed on the GPO.
- GPO face amount available each year is \$10,000. The insured can choose to skip a year, but can only purchase \$10,000 each year. Stacking of face amount(s) for missed years is not allowed.
- GPO limitations include:
 - Account GI max limit: GPO will not be allowed for an insured if the GPO face amount will put the applicant over the account's GI maximum face account limit.
 - Total GI maximum limit: GPO will not be allowed for an insured if the GPO amount will put the applicant over the total GI maximum limit of \$150,000.
 - Total life maximum limit: GPO will not be allowed for an insured if the GPO amount will put the applicant over the total life maximum limit of \$500,000.
- **Example:** If the account GI maximum is \$50,000 and the employee initially purchased a \$45,000 guaranteed-issue certificate and during the 2nd open enrollment wants to purchase the additional GPO, the employee would be unable to do so. GPO is only available in \$10,000 face amounts and this purchase would put the face amount over the \$50,000 account GI maximum.

Confidential – For Informational and Training Purposes Only. These materials contain proprietary information and material that is owned by Aflac and/or its licensors, and is protected by applicable intellectual property and other laws, including but not limited to copyright. By accessing these materials, you agree that you will not use such proprietary information or materials in any way whatsoever except for informative and training purposes only. You further agree not to modify, loan, sell, distribute or create derivative works based on these materials. Any use not specifically permitted herein shall be considered to be a material breach of your Agent's contract with Aflac and is strictly prohibited. Any use not specifically permitted herein is strictly prohibited and may subject you to civil and criminal penalties. The above mentioned plans and rider forms may not be available in all states. Refer to the specific life plans and riders for complete details, limitations, and exclusions. Aflac herein refers to American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York. WWHQ | 1932 Wynnnton Road | Columbus, GA 31999

Aflac Whole Life Group Insurance

Count on Aflac for Life. Differentiate and compete with a stronger benefits package by delivering standout protection

Your employees' hard work and dedication help keep your business going. Providing strong benefits is one way to help ensure they are engaged and focused — and that's an important reason to use benefits to help ensure their financial well-being.

While employees want their loved ones to be financially secure, most don't consider the demand that funeral expenses and uninsured medical costs may have on the family income. Life insurance options from Aflac provide a variety of flexible coverage choices, empowering your employees to provide for their loved ones during the most difficult time.

With Aflac Whole Life group insurance, your employees' families will have financial resources to help with the loss of their loved one and your employees can rest easy knowing they're offering permanent life insurance protection and cash value, too.



Aflac Life — whole life insurance

Face Amounts up to \$500,000*	Waiver of Premium Benefit Rider
Issue Ages: 18-70	Accidental Death Benefit Rider
Advanced claims payment	Accelerated Death Payment for a Chronic Condition Rider
Accelerated Death Payment for a Terminal Illness	Extension of Chronic Condition Period Payments Rider
Optional 10-Year Term Life Spouse Rider	Restoration of the Payment of Death Proceeds Rider
Optional Child Term Life Rider	Line of Duty Death Benefit Rider



*Certain face amounts may not be available. Underwriting requirements apply.

In Idaho, Certificate Number Q60100CID. In Oklahoma, Certificate Q60100COK. This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent. Coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999

Guaranteed-issue options**

NUMBER OF BENEFITS- ELIGIBLE EMPLOYEES	MAX GUARANTEED-ISSUE AMOUNT	NUMBER OF APPLICATIONS TO MEET PARTICIPATION	MAX FACE AMOUNT
5 - 9	\$25,000	5	\$500,000
10 - 49	\$50,000	8	\$500,000
50 -99	\$75,000	15	\$500,000
100 - 249	\$100,000	25	\$500,000
250 - 999	\$125,000	35	\$500,000
1,000 +	\$150,000	75	\$500,000

Accelerated Death Payment for Terminal Illness

Pays up to 50% of the face amount shown in the certificate schedule.

Advanced claims payment

Pays \$5,000 in advance of the full death benefit to help the beneficiary with immediate needs.

Waiver of Premium Benefit Rider

Waives premium if certificate holder is totally disabled for six continuous months.

Accidental-Death Benefit Rider

Pays beneficiary an amount equal to the face amount if certificate holder's death is due to an accidental injury. Seatbelt Benefit: Pays an additional 25% of face amount if certificate holder's death is due to an automobile accident while wearing the manufacturer-installed seatbelt.

Accelerated Death Payment for a Chronic Condition Rider

Accelerates the death benefit (face amount or \$120,000, whichever is less) due to a chronic condition. If activated prior to the certificate holder's death, the face amount will be reduced.

Restoration of the Payment of Death Proceeds Rider

Restores the death benefit as a result of payments made under the Accelerated Death Payment for a Chronic Condition Rider.

Extension of Chronic Condition Periodic Payments Rider

Extends payment under the Accelerated Death Payment for a Chronic Condition Rider and begins benefit payments only after the Accelerated Death Payment for a Chronic Condition Rider has been exhausted.

In the Line of Duty Death Benefit Rider

Pays beneficiary an amount shown in the certificate schedule for the named insured's line of duty death while performing or as a result of his or her work as a first responder.

Riders available for employees to choose

- 10-Year Term Life Spouse Rider: 50% of the certificate's face amount.
- Child Term Life Rider: \$15,000 for each insured child. Each child is covered up to the age of 25.

**Subject to certain conditions.

Riders

Aflac Life Riders quick reference chart

Employer-Chosen Riders (Employees will automatically receive employer-selected riders)	RIDER	WHOLE LIFE	TERM LIFE
<p>**NOTE: Employers can't select both the Restoration of the Payment of Death Proceeds Rider and the Extension of Chronic Condition Periodic Payments Rider to be available to their employees.</p> <p>***NOTE: Applicant will be able to select this rider if they are a first responder and the employer has selected this rider to be offered to their employees.</p>	Waiver of Premium Benefit Rider	Waives premium if certificate holder is totally disabled for six continuous months.	Waives premium if certificate holder is totally disabled for six continuous months.
	Accidental-Death Benefit Rider	Pays beneficiary an amount equal to the face amount if certificate holder's death is due to an accidental injury. Seatbelt Benefit: Pays an additional 25% of face amount if certificate holder's death is due to an automobile accident while wearing the manufacturer installed seatbelt.	Pays beneficiary an amount equal to the face amount if certificate holder's death is due to an accidental injury. Seatbelt Benefit: Pays an additional 25% of face amount if certificate holder's death is due to an automobile accident while wearing the manufacturer installed seatbelt.
	Accelerated Death Payment for a Chronic Condition Rider	Accelerates the death benefit (face amount or \$120,000, whichever is less) due to a chronic condition. If activated prior to the certificate holder's death, the face amount will be reduced.	Accelerates the death benefit (50% of face amount or \$120,000, whichever is less) due to a chronic condition. *See rider details for payout options. If activated prior to the certificate holder's death, the face amount will be reduced.
	**Restoration of the Payment of Death Proceeds Rider	Restores the death benefit as a result of payments made under the Accelerated Death Payment for a Chronic Condition Rider.	N/A
	Extension of Chronic Condition Periodic Payments Rider	Extends payment under the Accelerated Death Payment for a Chronic Condition Rider and begins benefit payments only after the Accelerated Death Payment for a Chronic Condition Rider have been exhausted.	N/A
	***Line of Duty Death Benefit Rider (available only to public sector first responders)	May not exceed 50% of the primary face amount up to \$50,000.	N/A
	Optional Riders (Employee-Selected)		
Employee-Chosen Riders	Child Rider	\$15,000 (GUARANTEED-ISSUE available if participation met).	\$15,000 (GUARANTEED-ISSUE available if participation met).
	Spouse 10-Year Term Life Insurance Rider	Up to \$50,000 GUARANTEED-ISSUE: up to \$15,000 May not exceed 50% of the primary face amount.	Up to \$50,000 GUARANTEED-ISSUE: up to \$15,000
	Spouse 20-Year	N/A	May not exceed 50% of the primary face amount.
	Spouse 30-Year	N/A	

Aflac Whole Life

GROUP WHOLE LIFE INSURANCE

You can count on Aflac for Life.



Underwritten by:
American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



AFLAC WHOLE LIFE

GROUP WHOLE LIFE INSURANCE

Policy Q60100CTX



Is your family protected if something happens to you?

If something happens to you, will your family be able to pay the bills without your income? Life insurance will help protect their way of life – from remaining in the family home to paying for childcare, continuing dance or soccer lessons, or even school tuition and other educational costs. When someone is depending on you for financial security, **you can count on Aflac for Life.**

You can choose the face amount that fits your budget as well as your lifestyle. If something happens to you, your loved ones will have cash benefits that can help with:

- Burial and funeral expenses.
- Out-of-pocket medical costs, current bills and debts.
- Income replacement and educational plans.
- Emergency funds and retirement expenses.

Face Amounts

If you're **age 50 or under**, you may apply for up to \$500,000 in coverage.¹

If you're between the **ages of 51 and 70**, you may be eligible for up to \$250,000 in life insurance protection.¹

Aflac also offers the option of guaranteed-issue² whole life coverage. Ask your Aflac representative for details.

No one likes to think about the need for life insurance. But when people depend on you, Aflac is here to help you ensure their financial futures with life insurance benefits. Our whole life insurance is an important way you can help make sure they're well-protected and you are, too.



¹Certain face amounts may not be available. Underwriting requirements apply.

²Subject to certain conditions.

Aflac herein means American Family Life Assurance Company of Columbus.

Your financial security is our priority.

For more than six decades, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our whole life insurance plan is another way to help make sure you're well-protected.

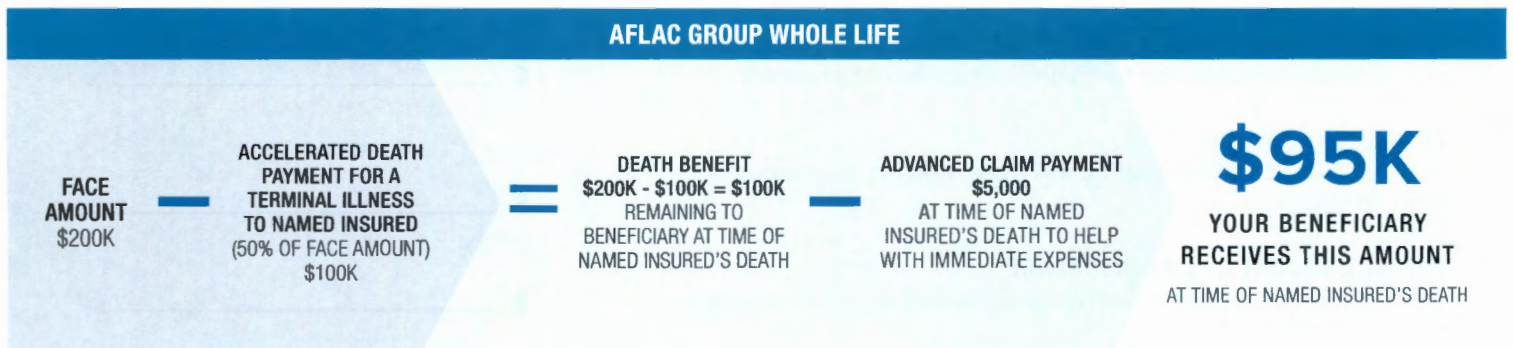
Why choose Whole Life insurance?

- **Available cash** – You can borrow from the certificate's cash value to help pay medical expenses, college tuition or any other bills you may have.
- **Increase in the cash value** – Any increase in the cash value of a life certificate is not subject to income tax while the cash remains in the certificate.
- **Guaranteed coverage** – Coverage continues for as long as you pay your premiums.
- **Advanced claim payment** – Pays \$5,000 in advance of the full death benefit to help the beneficiary with immediate needs.
- **Accelerated Death Payment for a Terminal Illness** – Pays up to 50% of the face amount shown in the Certificate Schedule.

Advantages:

- Benefits are paid directly to your named beneficiary.
- Portable coverage, so you can take it with you if you change jobs or retire.
- Convenient premium payment through payroll deduction.

How it works



The above example is based on a scenario for whole life insurance with a \$200,000 face amount.

HOW MUCH LIFE INSURANCE DO I NEED?

Aflac is here to help you determine the life insurance coverage amount that's right for you.

Our assessment can help you determine how much life insurance you may need to help cover your family's immediate needs, such as funeral expenses, to their long-term need to sustain their current lifestyle.

Life insurance needs worksheet:

IMMEDIATE NEEDS

FINAL EXPENSES
Costs associated with your burial/funeral, uninsured medical costs, estate taxes/probate, etc. \$ _____

OUTSTANDING DEBT
Mortgage/rent, car loans, credit cards and other personal debt + \$ _____

LONG-TERM NEEDS

You may want to replace your income for the period of time until your children are independent, or the number of years until your spouse retires. If so, take into account the number of years your family may continue to rely on your income.

REPLACEMENT INCOME
Your annual income to be replaced: _____ No. of years to replace income: _____
\$ _____ X _____ = \$ _____

EDUCATION FUND
If you have children (or plan to), life insurance can help with their future education costs + \$ _____

AVAILABLE ASSETS

SAVINGS AND INVESTMENTS
Bank accounts (checking/savings), money market, CDs, stocks, bonds, mutual funds, annuities and social security survivor/child benefit - \$ _____

RETIREMENT SAVINGS
IRAs, 401(k)s, SEP plans, SIMPLE IRA plans, Keoghs, pensions and profit-sharing plans - \$ _____

PRESENT AMOUNT OF LIFE INSURANCE
Other group life policies through employer and/or individual life policies - \$ _____

ESTIMATED AMOUNT OF LIFE INSURANCE NEEDED = \$ _____

AMOUNT OF AFLAC LIFE INSURANCE ACTUALLY APPLIED FOR: \$ _____

WHAT IS COVERED?

ADVANCED CLAIM PAYMENT - PRIMARY INSURED ONLY

Aflac may pay \$5,000 upon the death of the named insured and notification by the beneficiary. This can be used to help with immediate needs – like funeral expenses or any other unexpected expenses. The death benefit will be reduced by this amount.

ACCELERATED DEATH PAYMENT FOR A TERMINAL ILLNESS - PRIMARY INSURED ONLY

Aflac will pay up to 50 percent of the face amount selected if the named insured is diagnosed with a terminal illness. The payment can help you and your loved ones with the expenses of a terminal illness (such as home nursing care, special equipment, and hospitalization). The benefit will be paid only once.

OPTIONAL RIDERS

SPOUSE 10-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60050) (ISSUE AGES 18-70)

Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of \$50,000, for life insurance coverage on the named insured's spouse.

CHILD TERM LIFE INSURANCE RIDER (RIDER ICC18Q60053) (ISSUE AGES 14 DAYS-19 YEARS)

Aflac will pay \$15,000 for life insurance coverage for each insured dependent child up to age 25. To become insured, the child must be at least 14 days old and younger than 20 years old at the time of application. Insurance on each newborn child will become effective on the later of: (1) the date the child attains the age of 14 days, or (2) the date the child is first released from the hospital after birth.

LIMITATIONS AND EXCLUSIONS

Any death benefit of the certificate will not be payable if the named insured commits suicide or if anyone covered by additional riders commits suicide, while sane or insane, within two years from the certificate or rider effective date. All premiums paid will be refunded, less any indebtedness.

The advanced claim payment will not be payable if the named insured's death occurs less than two years after the certificate effective date.

Any accelerated death payment will automatically establish a lien against the certificate. Aflac shall hold the lien as a debt against the death benefit, certificate benefits, cash values, any outstanding certificate loans and/or any other certificate liens in existence under the certificate. Any accelerated death payment amount requested will be reduced by any existing due and unpaid premiums, statutory child support liens, loans or liens secured by the certificate, plus unpaid interest and the administrative charge.

The Accelerated Death Payment for a Terminal Illness will not be paid:

- If the named insured or his/her physician resides outside the United States and its territories;
- If you are required by law to accelerate benefits to meet the claims of creditors;
- If a government agency requires you to apply for benefits to qualify for a government benefit or entitlement; or
- If the certificate is being continued as reduced paid-up life insurance or extended-term life insurance.

TERMS YOU NEED TO KNOW

ACCELERATED DEATH PAYMENT: any accelerated benefit paid under the certificate.

BENEFICIARY: the person or persons to receive the proceeds upon the named insured's death.

CERTIFICATE: the certificate of insurance, including any attached riders and amendments, issued under the plan. It describes the Group Whole Life insurance benefits under the plan.

CERTIFICATE EFFECTIVE DATE: the date coverage begins as shown in the Certificate Schedule. The certificate effective date is not the date the named insured signed the application for coverage.

DEPENDENT CHILD: the named insured's or the named insured's spouse's natural child, stepchild or legally adopted child.

FACE AMOUNT: the face amount of insurance shown in the Certificate Schedule.

INDEBTEDNESS: all existing due and unpaid premiums, statutory child support liens, loans or liens secured by the certificate, plus unpaid interest.

LIEN: our right to or interest in the proceeds, cash values and/or certificate loans that are established as a result of your indebtedness to us.

NAMED INSURED: the covered eligible member of the policyholder's group whose life is insured under the plan and is named as such on the Certificate Schedule. The named insured is not the person insured in any spouse or child rider.

PHYSICIAN: a person legally qualified to practice medicine, other than you or the named insured, or a member of your or the named insured's immediate family, who is licensed as a physician by the state where treatment is received to treat the type of condition for which a claim is made.

TERMINAL ILLNESS: a condition that is diagnosed by a physician after the certificate effective date and while the certificate is in force and that, in such physician's best medical judgment, will cause the named insured to die within 12 months of the date of such diagnosis in spite of all possible treatments.

TOTAL DISABILITY: any disability that results from sickness or accidental injury and prevents the named insured from engaging in their job for a period of 90 consecutive days. During the first 24 months of total disability, total disability means the named insured is unable to engage in their job due to sickness or accidental injury. After the first 24 months of total disability, total disability means the named insured, due to sickness or accidental injury, is unable to engage in their job and unable to perform the substantial and material duties of any other job for which the named insured may become reasonably suited by education, training or experience. Refer to the policy and/or rider for details.





aflac.com || **1.800.99.AFLAC** (1.800.992.3522)



Aflac Term Life

GROUP TERM LIFE INSURANCE

You can count on Aflac for Life.



Underwritten by:
American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



AFLAC TERM LIFE

GROUP TERM LIFE INSURANCE

Policies ICC18Q60200C, ICC18Q60300C, ICC18Q60400C



Is your family protected if something happens to you?

If something happens to you, will your family be able to pay the bills without your income? Life insurance will help protect their way of life – from remaining in the family home to paying for childcare, continuing dance or soccer lessons, or even school tuition and other educational costs. When someone is depending on you for financial security, **you can count on Aflac for Life.**

Aflac's term life coverage has the flexibility to meet a variety of personal needs, so you can choose the face amount and term that fits your budget as well as your lifestyle. If something happens to you, your loved ones will have cash benefits that can help with:

- Burial and funeral expenses.
- Out-of-pocket medical costs, current bills and debts.
- Income replacement and educational plans.
- Emergency funds and retirement expenses.

Face Amounts

If you're **age 50 or under**, you may apply for up to \$500,000 in coverage.¹

If you're between the **ages of 51 and 70**, you may be eligible for up to \$250,000 in life insurance protection.¹

Aflac also offers the option of guaranteed-issue² term life coverage. Ask your Aflac representative for details.

Issue Ages

COVERAGE TYPE	ISSUE AGES
10-year term life plan	18-70
20-year term life plan	18-60
30-year term life plan	18-50



¹Certain face amounts may not be available. Underwriting requirements apply.

²Subject to certain conditions.

Aflac herein means American Family Life Assurance Company of Columbus.

Your financial security is our priority.

For more than six decades, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our term life insurance plans are just another way to help make sure you're well-protected.

No one likes to think about the need for life insurance. But when people depend on you, Aflac is here to help you ensure their financial futures with life insurance benefits. Our term life insurance is an important way to help protect your family.

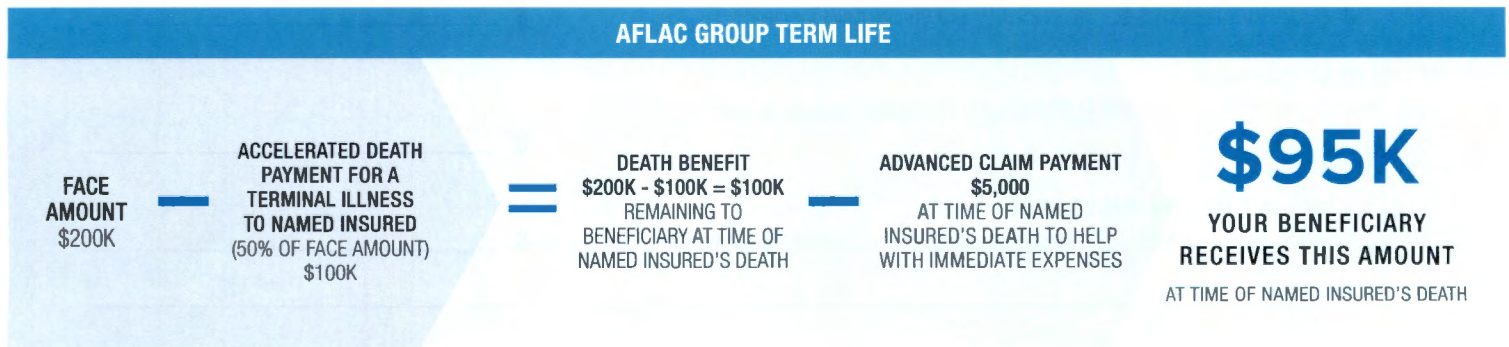
Why choose Term Life insurance?

- **Premiums are guaranteed for the selected term option** – You will know how much your coverage will cost from month to month and year to year.
- **Lower premiums** – Depending on your age and smoking status, term life premiums may be lower than those for whole life insurance.
- **Certificate renewal** – If, at the end of your 20-year or 30-year term, your certificate has not lapsed and is still in force, you will have the option to renew your certificate on an annual basis.
- **Advanced claim payment** – Pays \$5,000 in advance of full death benefit to help beneficiary with immediate needs.
- **Accelerated Death Payment for a Terminal Illness** – Pays up to 50% of face amount shown in the Certificate Schedule.

Advantages:

- Benefits are paid directly to your named beneficiary.
- Portable coverage, so you can take it with you if you change jobs or retire.
- Convenient premium payment through payroll deduction.

How it works



The above example is based on a scenario for 20-year term life insurance with a \$200,000 face amount.

HOW MUCH LIFE INSURANCE DO I NEED?

Aflac is here to help you determine the life insurance coverage amount that's right for you.

Our assessment can help you determine how much life insurance you may need to help cover your family's immediate needs, such as funeral expenses, to their long-term need to sustain their current lifestyle.

Life insurance needs worksheet:

IMMEDIATE NEEDS

FINAL EXPENSES

Costs associated with your burial/funeral, uninsured medical costs, estate taxes/probate, etc.

\$ _____

OUTSTANDING DEBT

Mortgage/rent, car loans, credit cards and other personal debt

+ \$ _____

LONG-TERM NEEDS

You may want to replace your income for the period of time until your children are independent, or the number of years until your spouse retires. If so, take into account the number of years your family may continue to rely on your income.

REPLACEMENT INCOME

Your annual income to be replaced: No. of years to replace income:

\$ _____ X _____ = \$ _____

EDUCATION FUND

If you have children (or plan to), life insurance can help with their future education costs

+ \$ _____

AVAILABLE ASSETS

SAVINGS AND INVESTMENTS

Bank accounts (checking/savings), money market, CDs, stocks, bonds, mutual funds, annuities and social security survivor/child benefit

- \$ _____

RETIREMENT SAVINGS

IRAs, 401(k)s, SEP plans, SIMPLE IRA plans, Keoghs, pensions and profit-sharing plans

- \$ _____

PRESENT AMOUNT OF LIFE INSURANCE

Other group life policies through employer and/or individual life policies

- \$ _____

ESTIMATED AMOUNT OF LIFE INSURANCE NEEDED

= \$ _____

AMOUNT OF AFLAC LIFE INSURANCE ACTUALLY APPLIED FOR:

\$ _____

WHAT IS COVERED?

ADVANCED CLAIM PAYMENT - PRIMARY INSURED ONLY

Aflac may pay \$5,000 upon the death of the named insured and notification by the beneficiary. Benefits can be used to help with immediate needs such as funeral or other unexpected expenses. The death benefit will be reduced by this amount.

ACCELERATED DEATH PAYMENT FOR A TERMINAL ILLNESS - PRIMARY INSURED ONLY

Aflac will pay up to 50 percent of the face amount selected if the named insured is diagnosed with a terminal illness. The payment can help you and your loved ones with the expenses of a terminal illness, such as home nursing care, special equipment and hospitalization. The benefit will be paid only once.

OPTIONAL RIDERS

SPOUSE 10-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60050) (ISSUE AGES 18-70)

Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of \$50,000, for life insurance coverage on the named insured's spouse.

SPOUSE 20-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60051) (ISSUE AGES 18-60)

Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of \$50,000, for life insurance coverage on the named insured's spouse.

SPOUSE 30-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60052) (ISSUE AGES 18-50)

Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of \$50,000, for life insurance coverage on the named insured's spouse.

CHILD TERM LIFE INSURANCE RIDER (RIDER ICC18Q60053) (ISSUE AGES 14 DAYS-19 YEARS)

Aflac will pay \$15,000 for life insurance coverage for each insured dependent child up to age 25. To become insured, the child must be at least 14 days old and younger than 20 years old at the time of application. Insurance on each newborn child will become effective on the later of: (1) the date the child attains the age of 14 days, or (2) the date the child is first released from the hospital after birth.

LIMITATIONS AND EXCLUSIONS

Any death benefit of the certificate will not be payable if the named insured commits suicide or if anyone covered by additional riders commits suicide, while sane or insane, within two years from the certificate or rider effective date. All premiums paid will be refunded, less any indebtedness.

The advanced claim payment will not be payable if the named insured's death occurs less than two years after the certificate effective date.

Any accelerated death payment will automatically establish a lien against the certificate. Aflac shall hold the lien as a debt against the death benefit, certificate benefits and/or any other certificate liens in existence under the certificate. Any accelerated death payment amount requested will be reduced by any existing due and unpaid premiums, statutory child support liens or liens secured by the certificate, plus unpaid interest and the administrative charge.

The Accelerated Death Payment for a Terminal Illness will not be paid:

- If the named insured or his/her physician resides outside the United States and its territories;
- If you are required by law to accelerate benefits to meet the claims of creditors; or
- If a government agency requires you to apply for benefits to qualify for a government benefit or entitlement.

TERMS YOU NEED TO KNOW

ACCELERATED DEATH PAYMENT: any accelerated benefit paid under the certificate.

BENEFICIARY: the person or persons to receive the proceeds upon the named insured's death.

CERTIFICATE: the certificate of insurance, including any attached riders and amendments, issued under the plan. It describes the Group Term Life insurance benefits under the plan.

CERTIFICATE EFFECTIVE DATE: the date coverage begins as shown in the Certificate Schedule. The certificate effective date is not the date the named insured signed the application for coverage.

DEPENDENT CHILD: the named insured's or the named insured's spouse's natural child, stepchild or legally adopted child.

FACE AMOUNT: the face amount of insurance shown in the Certificate Schedule.

INDEBTEDNESS: all existing due and unpaid premiums, statutory child support liens or liens secured by the certificate, plus unpaid interest.

LAPSE: termination of the certificate if any premium remains unpaid after the grace period.

LIEN: our right to or interest in the proceeds that are established as a result of your indebtedness to us.

NAMED INSURED: the covered eligible member of the policyholder's group whose life is insured under the plan and is named as such on the Certificate Schedule. The named insured is not the person insured in any spouse or child rider.

PHYSICIAN: a person legally qualified to practice medicine, other than you or the named insured, or a member of your or the named insured's immediate family, who is licensed as a physician by the state where treatment is received to treat the type of condition for which a claim is made.

TERMINAL ILLNESS: a condition that is diagnosed by a physician after the certificate effective date and while the certificate is in force and that, in such physician's best medical judgment, will cause the named insured to die within 12 months of the date of such diagnosis in spite of all possible treatments.

TOTAL DISABILITY: any disability that results from sickness or accidental injury and causes the named insured to be unable to perform the material duties of their regular job and unable to perform any other job for which the named insured may become reasonably suited by education, training or experience. Refer to the policy and/or rider for details.





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