

Aflac

Group Whole & Term Life

(Policy Series Q60000)

Product Education Guide



For more information, please contact your coordinator.

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Introduction

Customer expectations continue to increase and you need to offer benefit solutions that are flexible enough to meet diverse needs. Aflac has expanded its life insurance portfolio to provide you with high-demand benefits that meet your clients' specific financial protection goals both during their lifetimes and after death.

Aflac Life (Q60000) was introduced in late 2019. It was designed as a group product and administered in Columbus, which allows for competitive rates, living benefits and improved guaranteed-issue (GI) options.

Take a look inside and learn why our latest life product can show your customers why they can count on Aflac for Life.

About this product education guide...

The following Product Education Guide provides product and sales-related information for licensed or contracted associates selling Aflac Life's coverage.

Please review the Product Education Guide and all state-specific forms completely. Contact your market director or market trainer if you have any questions.

Note: This guide is not state-specific. We strongly recommend that you review all forms for your state, which are located in [EPIC](#) and [Web Ordering](#). The marketing and training support materials will be available on One Aflac.

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Offer clients life options that fit them best

Strategy summary

According to the Aflac Workforces Report,¹ over 80% of enrolled employees say they would recommend that a friend or family member enroll in supplemental benefits. Yet employers have an inflated sense of employee satisfaction with their benefits package - there's a 19 percentage point gap between:

- Employers' perception of employee satisfaction: 78%¹
- Employees' self-reported satisfaction: 59%¹

It is critical to understand these gaps so you can make sure you help your clients meet their employees' needs and demands.

Aflac's Worksite Life portfolio is the competitive solution you need to help employers boost employee retention and help certificate holders protect their family's financial future.

Today's market opportunity

- According to the Aflac Workforces Report¹, 36% of respondents indicated that they had enrolled in Life insurance through their employer.
- Overall there are 100 million uninsured and underinsured Americans who know they need (or need more) life insurance coverage.²
- 38% of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly - 30% would struggle within a month.²
- The top reason people give for not purchasing coverage is that it is too expensive. Yet more than half of Americans overestimate the cost of life insurance three-fold.²
- Women are less likely than men to own life insurance. Just 49% of women own life insurance, compared to 55% of men.²
- COVID-19 continues to influence peoples' interest in life insurance, particularly young adults.²
 - › 50% of individual life insurance owners say that the COVID-19 pandemic led them to purchase life insurance.²
 - › One third of Gen Z adults say COVID-19 was a reason they bought life insurance.²

¹ 2023-2024 Aflac Workforces Report.

² 2023 Life Insurance Fact Sheet; LIMRA 0859-2023 50700-10- 201-11007.

Why Consumers Buy / Don't Buy Life Insurance²

Top Reasons Consumers Buy Life Insurance	Top Reasons Consumers Don't Buy Life Insurance
Cover burial and final expenses - 60%	It is too expensive - 42%
Transfer wealth or leave an inheritance - 38%	Have other financial priorities - 28%
Employer provides it to me - 33%	Unsure how much or what type to buy - 23%

With only 27% of all Americans very or extremely knowledgeable about life insurance, the opportunity to see positive results from educating employees is great. ²

Advantages of offering Aflac Life

Easier qualification process:

- Improved account participation requirements for access to guaranteed-issue options.
- Simplified application height/weight requirements and underwriting questions.

Better value:

- Competitive premiums for clients.
- Increased guaranteed-issue face amounts.

Flexible rider options:

- Riders that provide living benefits and can be paid during the certificate holder's lifetime:
 - Accelerated Death Payment for a Chronic Condition Rider — Accelerates a portion of the death benefit if the certificate holder is diagnosed with a chronic condition to help offset long-term care costs.
 - Restoration of the Payment of Death Proceeds Rider — Helps restore the face value when benefits have been paid out under the Accelerated Death Payment for a Chronic Condition Rider.
 - Extension of Chronic Condition Periodic Payments Rider — Extends payment after the Accelerated Death Payment for a Chronic Condition Benefit has been exhausted.
- Added rider option for public sector accounts:
 - Line of Duty Death Benefit Rider — Pays an additional benefit if the insured's death occurs while serving in the line of duty.

CUSTOMER PROFILE	
Aflac Term Life	Aflac Whole Life
- Working individuals with spouses or families dependent on their income. - Individuals who have an aversion to medical underwriting requirements for life insurance (guaranteed-issue available).	- Individuals who want life insurance as well as a potential source of accessible funds available during their lifetimes. - Individuals who have an aversion to medical underwriting requirements for life insurance (guaranteed-issue available).

Benefits of selling Aflac Life products

- Customer demand: Term Life insurance is the top-selling supplemental product line offered at U.S. worksites.³
- Choices and options: Options include term and whole life, guaranteed-issue availability, a wide range of coverage amounts and the availability of living benefit options to expand customers' coverage. This lets you maximize your sales opportunities and provide solutions to meet their needs, medical history or budget.
- Opportunities to reconnect: Do you have dormant accounts? This is a solution you can share with your existing accounts or accounts you might not have succeeded with in the past. Opportunities include:
 - Accounts approaching open enrollment in the next 30, 60 and 90 days.
 - Accounts not currently offering life insurance to employees.
 - Existing Aflac customers needing additional life coverage.
 - Accounts inactive for the past 13-24 months.
- Improved commission rates for you and your brokers.

Business decision-maker tips and strategy

- Understand how Aflac Life can help solve the employer's pain points while providing solutions for employee concerns, such as providing for their families upon death.
- Practice listening in the Discover stage so that you understand where Aflac Life can assist the business in solving for employer concerns. Practice the Guide portion of the employer and employee conversations.
- Consider employer contributions as a part of the employer solution, giving the employee the freedom to choose Aflac Life as an employer-paid benefit.
- Familiarize yourself with product details such as available options, coverage amounts and benefits.

³ U.S. Voluntary/Worksite Sales Report Carrier Results for 2023. May 2024. Eastbridge Consulting Group, Inc..

Look for the following opportunities to guide the business decision-maker within the Aflac EDGESM process:

SCENARIO: Business decision-maker mentions they do not offer life insurance or offer plans with small payouts.

SOLUTION: Advise business decision-maker of the average amount of life insurance needed in the event a person dies to sustain their family for years to come while sharing Aflac Life plan options that meet their needs.

SCENARIO: Business decision-maker states their major medical premiums have increased due to poor staff health.

SOLUTION: Advise them of guaranteed-issue options for term and whole, and how our supplemental insurance products, such as our hospital coverage, may help with employee morale and productivity.

SCENARIO: Business decision-maker discusses having to lower their major medical coverage as a result of high premiums.

SOLUTION: Ask how employees are taking this news and suggest adding Aflac Life to their benefits portfolios. It carries a highly perceived employee value and may help with employee morale. Discuss employer contributions.

SCENARIO: Business decision-maker states employees are asking for benefits they can easily access during times of need, such as financial hardships.

SOLUTION: Inform the business decision-maker about the whole-life options available and educate them about the cash payouts accessible via loans should employees need to quickly access funds.

Know the facts

Quick highlights

- A master application must be completed for each account number wanting to offer the Q60000 product.
 - › Only one master application may be submitted through Everwell. If there are changes once it is submitted on Everwell, a new **paper** master application must be completed in its entirety and submitted to NAS@aflac.com. Form numbers can be located on EPIC.
 - › Please ensure all information is correct before submitting.
 - › Corrections can be made to the master application up until the time the HR admin approves the form. However, the HR admin can decline the form to allow the agent changes to be made.
- The guaranteed-issue enrollment date window **must now be set by the agent** and no longer defaults to 45 days.
 - › The GI enrollment date window must be set at no less than 5 days and no more than 45 days.
 - › The GI enrollment date window end date must not go past the account open enrollment window.
 - › Ensure all Q60000 applications are transmitted to HQ before the end of the GI enrollment date window (this will not automatically happen in Everwell until the end of the larger account open enrollment window).
- Third party integration (TPI) capability is available for Aflac Life (Series Q60000) with the current available partners.
- Agents can't purchase Aflac Life (Q60000 Series) personally, but can purchase the Agent Assisted Direct policy (B60000 Series).
- The maximum combined total of all guaranteed-issue amounts allowed for all life coverage **with Aflac** (Q60000 and A68000 series) is \$150,000.
- The maximum combined total allowed for all life coverage with Aflac (to include all previous series) is \$500,000.
- Applicants will be able to select face amounts in \$1,000 increments.
- Aflac Life isn't available for purchase through government allotment.
- This product was designed as a group product and will be managed and serviced in Columbus, GA; therefore, you do not need to be appointed with Aflac Group in order to offer this product.
- If an applicant is the primary policyholder of any existing, active Aflac Individual plan, then we'll waive the certificate fee associated with the purchase of a new life coverage certificate.
- Aflac Life is not available with EBS (Enhanced Billing Solutions).

Social Security number – An applicant's Social Security number is now required on all life applications. Applications must be completed in full or they will pend. **Please ensure all paper applications list the full Social Security number to reduce pended applications.**

Ordering marketing materials

Materials for the Aflac Life product will be available through [Web Ordering](#) for all licensed associates that are appointed to sell Life with Aflac and their hierarchies. To access the appropriate form numbers, please access the [EPIC Center](#), select the Q60000 series Life product and choose your state. Once you obtain the appropriate form numbers, visit [Web Ordering](#) to select your materials.

Some marketing materials, including all customizable forms, are located in [Aflac Sales Marketplace](#) for your convenience. Other general reference materials are located on the Aflac Life product pages on One Aflac.

Product resources

Resources are available on [One Aflac](#) to help you position and sell Aflac Life (Series Q60000). You can also access to Tip Sheets, FAQs, valuable underwriting information and Form Charts.

Product overview

Key characteristics of Aflac Life insurance – Series Q60000

Life insurance plays an important role in helping provide families with financial security – and the need for flexible plans that meet the needs of a diverse consumer base is only growing. That's why our new Aflac Life coverage offers optional benefits employers can select to customize products for their employees. These offers include riders that offer living benefits to include advance payment for chronic conditions, extension of payments and restoration of full benefits. Employees also have the option of adding a spouse and/or child rider with a guaranteed-issue option, or to select the new Line of Duty Death Benefit Rider if applicable.

Aflac Life allows employers to offer this benefit at no direct cost to the employer, while allowing employees to have the protection they need for themselves and their family.

Product guidelines

- Whole Life and Term Life products included in Series Q60000.
- Available only for payroll accounts enrolling on Everwell or paper.
- Q60000 is not allowed for Employee Direct Bill (EDB) accounts and those on Enhanced Billing Solutions (EBS) billing.
- A master policy is issued to the employer and employees can apply to become a certificate holder.
- Plans are selected by the employer who becomes the primary policy owner. The policy owner will select all riders except those relating to the spouse or children. Any employee that purchases coverage will automatically obtain the employer-selected riders.
- Current Payroll Life (A68000) will remain available at this time.
- Current Union and Association Life (A64000) will be withdrawn when this product is introduced in your state.
- Available only after tax.

What is Cash Value Life Insurance - Whole Life?

Cash value life insurance refers to life insurance coverage that not only has a death benefit but also accumulates value within the certificate.

Cash value life insurance coverage can be viewed as being a combination of an amount of pure life insurance and a savings component. The sum of these two pieces will equal the death benefit.

The cash value itself can be viewed as being the prefunded portion of the death benefit. The level premium is larger than insurance costs in the early years so the excess is accumulated to help defray costs in the later years when the premium is less than insurance costs. The cash value will start at zero in the early years and accumulate to the death benefit at the certificate termination date.

A life insurance certificate's cash value is essentially the amount of money you would receive if you decided to give up the certificate to the insurer or surrender your coverage. The values may be:

- Taken in cash upon surrender of the certificate.
- Used to provide extended term insurance.
- Used to provide reduced paid up insurance.

Product summary

Aflac Life quick reference chart

The Aflac Life product will require a master policy to be issued to the employer and individual certificates will be issued to the employees.

- The account's situs state should be indicated on the master application and will be validated at the time of setup.
- Agent must have an active life license and appointment in the situs state, and in the state of the physical location where the master application is being completed, in order to write this product.
- The master policy and a copy of the master application will be sent to the employer.
- The employer is the policy owner.
- Coverage is available only to W2 accounts and their employees.

Life coverage provides benefits directly to the insured employee or beneficiary for a covered event or at the time of death. State-specific forms and details are available in [EPIC](#) and [Web Ordering](#).

TYPE	INDIVIDUAL WORKSITE (PAYROLL) PRODUCT - GROUP		
Coverage Options	This is a supplemental whole and term life group insurance product with various term options, six optional employer-chosen riders and benefits, and two employee-chosen optional riders. Term options: • 10-Year • 20-Year • 30-Year Each plan offers guaranteed-issue options.		
Issue Ages		Whole	10-/20-/30-Year Term
		18 - 70	10-Year: 18-70 20-Year: 18-60 30-Year: 18-50
Base Plan Benefits *Note: If the terminal illness benefit is paid before the Chronic Condition, Restoration of Benefits or Extension Riders, these riders will be terminated.	Face Amounts	Whole Life	Term Life
		\$20,000 - \$500,000	\$20,000 - \$500,000
	*Accelerates death benefit due to a terminal illness	Up to 50% of face amount	Up to 50% of face amount
	Advanced claim payment	Pays \$5,000 to beneficiary in advance of full death benefit. Not payable in the first two years.	Pays \$5,000 to beneficiary in advance of full death benefit. Not payable in the first two years.

Riders

Aflac Life Riders quick reference chart

Employer-Chosen Riders (Employees will automatically receive employer-selected riders)	RIDER	WHOLE LIFE	TERM LIFE
Waiver of Premium Benefit Rider Accidental-Death Benefit Rider Accelerated Death Payment for a Chronic Condition Rider **Restoration of the Payment of Death Proceeds Rider Extension of Chronic Condition Periodic Payments Rider ***Line of Duty Death Benefit Rider (available only to public sector first responders) **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. ***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.		Waives premium if certificate holder is totally disabled for six continuous months. Pays beneficiary an additional 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. Accelerates a portion of the death benefit 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. Restores the death benefit as a result of payments made under the Accelerated Death Payment for a Chronic Condition 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. May not exceed 50% of the primary face amount up to \$50,000.	Waives premium if certificate holder is totally disabled for six continuous months. Pays beneficiary an additional 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. Accelerates a portion of the death benefit 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. N/A N/A N/A
Employee-Chosen Riders	Optional Riders (Employee-Selected)		
	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 May not exceed 50% of the primary face amount.
	Spouse 20-Year	N/A	
	Spouse 30-Year	N/A	

Employer-selected riders

Below is an outline of the riders that are available for employers to choose on behalf of their employees. Whatever riders are selected by an employer will be part of the plan for each employee who applies and is approved for coverage.

Waiver of Premium Benefit Rider (employer optional benefit)

- Issue Ages: 18 – 59. If the applicant is outside of the issue age range, then the rider will not be issued.
- Available on whole and term life.
- Available only for named insureds only.
- Rates are based on the same face amount as the base certificate.

Accidental-Death Benefit Rider (employer optional benefit)

- Issue Ages: 18 – 69.
- Available on whole and term life.
- Available only for named insureds.
- Face amounts are the same as the base certificate.
- Pays the beneficiary an additional amount equal to the face amount of insurance if the named insured's death resulted from an accidental injury.
- Seatbelt Benefit: Pays an additional 25% of face amount if the named insured's death is due to an automobile accident while wearing an unaltered, properly fastened seatbelt installed by the automobile's manufacturer, and the named insured was not at fault for the accident according to the police report.

Accelerated Death Payment for a Chronic Condition Rider (employer optional benefit)

- Issue Ages: same as base certificate.
- Available only for accounts with 10+ benefit-eligible employees.
- Available only for named insured.
- Accelerates the death benefit due to a chronic condition. If activated prior to the certificate holder's death, the face amount will be reduced, by the amount of the advance payment. (Establishes a lien against the policy).
- Chronic Condition is defined as follows: A permanent inability to perform, without substantial assistance from another individual, two or more Activities of Daily Living (ADLs) or permanent Severe Cognitive Impairment and similar forms of dementia.

Elimination Period

- Payment of proceeds under this rider are subject to an Elimination Period. The Elimination Period is a period of 90 consecutive days during which the named insured satisfies the definition of Chronic Condition. The Elimination Period begins on the first day that the named insured satisfies the definition of Chronic Condition and ends at the end of the 90 days. During the Elimination Period, the named insured is required to continuously satisfy the definition of Chronic Condition without interruption. If at the end of the Elimination Period the named insured continues to satisfy the definition of Chronic Condition, you may apply for payment of proceeds under this rider.

Aflac Whole Life payments

The certificate owner may select one of the two options listed below:

Option 1 - Provides a lifetime maximum of 8 periodic payments – once every 90 days. Each payment will be in the amount of 12.5% of: 1) Face amount or 2) \$120,000, whichever is less.

OR

*Option 2 - Provides a lump-sum payment of 25% of the face amount or \$120,000, whichever is less. If this option is selected, and the certificate owner has also selected the Extension of Accelerated Death Payment Rider, this rider will terminate. Premium will not be refunded.

*If Option 2 is selected and paid, the Extension of Accelerated Death Payment Rider will terminate.

- Once choice is made between Option 1 and Option 2, it can't be changed.
- Once benefits are exhausted, the rider will terminate.

Aflac Term Life payments

The certificate owner may select one of the two options listed below:

Option 1 - Provides a lifetime maximum of 8 periodic payments – once every 90 days. Each payment will be in the amount of 12.5% of: 1) Face amount or 2) \$120,000, whichever is less.

OR

Option 2 - Provides a lump-sum payment of 25% of the face amount or \$120,000, whichever is less.

Restoration of the Payment of Death Proceeds Rider (employer optional benefit)

- Issue Ages: 18 – 70.
- Available only on Whole Life.
- Available only for named insured.
- Restores the death benefit as a result of payments made under the Accelerated Death Payment for a Chronic Condition Rider.
- 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.
- Available only for accounts with 10+ benefit-eligible employees.

Extension of Chronic Condition Periodic Payments Rider (employer optional benefit)

- Issue Ages: 18 – 70.
- Available only on Whole Life.
- Available only for named insured.
- Employers can't select both the Restoration and Extension of Chronic Condition Periodic Payments Rider.
- After the Accelerated Death Payment for a Chronic Condition Rider is exhausted (after the 8th periodic payment), the Extension of Chronic Condition Periodic Payments Rider will continue periodic payments for up to an additional 8 payments.
- Provides a lifetime maximum of 8 periodic payments, one every 90 days. Each payment in the amount of 12.5% of: 1) Face amount or 2) \$120,000, whichever is less. This does not establish a lien against the policy.

- Provides a paid-up whole life certificate after the Accelerated Death Payment for a Chronic Condition Rider's last periodic payment and prior to the first Extension payment. Paid-up whole life certificate will be 20% of: 1) the face amount or 2) \$120,000, whichever is less. A paid-up whole life certificate will not be issued if a lump-sum payment option is selected for the Accelerated Death Payment for a Chronic Condition Rider.
- Available only for accounts with 10 or more benefit-eligible employees.

NOTE: This Rider will only pay if the Accelerated Death for a Chronic Condition is paid under the periodic payment, not the lump-sum payment.

Line of Duty Death Benefit Rider (employer optional benefit)

- Issue Age : 18 – 69.
- The rider will pay the beneficiary the rider face amount if the named insured's death is caused by or results from the performance of an activity that is an authorized and required duty of the named insured in his or her work as a first responder.
- This rider may not exceed 50% of the primary face amount up to \$50,000.
- Available only for named insured.
- Available only on whole life.
- Available only on paper, at this time (for both the master and employee applications)
- Available for public sector accounts only and will be based on the SIC code listed on the master application. If account has a SIC code that is not listed as a public sector account and the rider is selected on the master application, the master application will be returned for correction.
- Once selected on the master application and if the account is eligible, it will be up to the participants to select whether he or she is eligible as a first responder. Benefits won't be paid if applicant is not a first responder. This rider can be removed if the certificate holder ceases to be a first responder.

Employee-selected riders

The riders outlined below will be options available to be selected by the employee. All riders will be listed on the application and should be chosen at the time of enrollment. Available only during initial enrollment.

Spouse Term Life Rider

- 10-Year Term: Issue Ages 18 – 70.
- 20-Year Term: Issue Ages 18 – 60. Not available for the whole life certificate.
- 30-Year Term: Issue Ages 18 – 50. Not available for the whole life certificate.
- Face amounts: \$10,000 – \$50,000.
- Guaranteed-issue: \$10,000 – \$15,000, if participation is met.
- May not exceed 50% of the named insured's face amount up to \$50,000.
- The term length of the Spouse Term Rider, must match the proposed insured's coverage. If the spouse doesn't qualify by age for the matching term, he or she may apply for a 10-Year Term Rider, if eligible.
- If the **applicant** is applying for **more** than the guaranteed-issue amount, the spouse can also apply for more than the guaranteed-issue amount (50% of the primary coverage, not to exceed \$50K).

Child Term Life Rider

- Issue Ages: 14 days – 19 years.
- Face amounts: \$15,000. This is the only face amount available for the Child Term Rider.
- Available on Aflac Whole Life and Aflac Term Life at anytime.
- After initial enrollment, rider can be added to Aflac Whole Life or Aflac Term Life by completing an Addition/Reinstatement form (Q60003).

About John

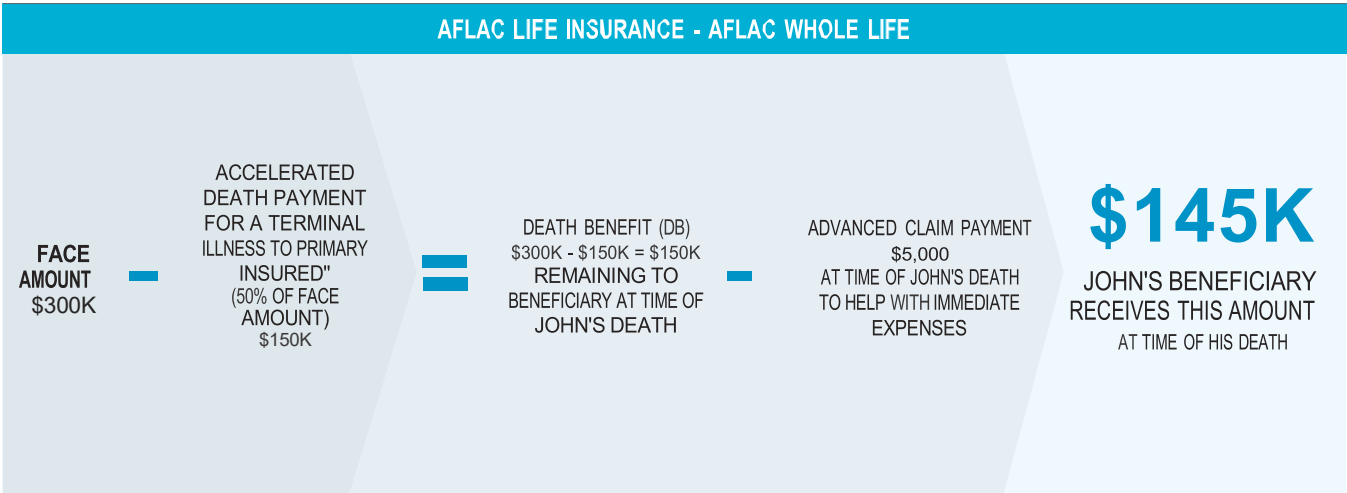
John purchased the following coverage:

Aflac Whole Life policy with a face amount of \$300,000 with the following riders:

- Waiver of Premium Benefit Rider.
Accidental Death Benefit Rider.
- Accelerated Death Payment for a Chronic Condition Rider.
Extension of Chronic Condition Periodic Payments Rider, and
- Spouse 10-Year Term Rider with a face amount of \$50,000.

Reason for Claim: After paying premiums for two years, John is diagnosed with a terminal cancer.

How it works



The above example is based on a scenario for whole life insurance that includes with a \$300,000 face amount.
**When the Accelerated Death Payment for a Terminal Illness is paid, these riders terminate:
Accelerated Death Payment for a Chronic Condition Rider and
Extension of Chronic Condition Periodic Payments Rider.

About Malcolm

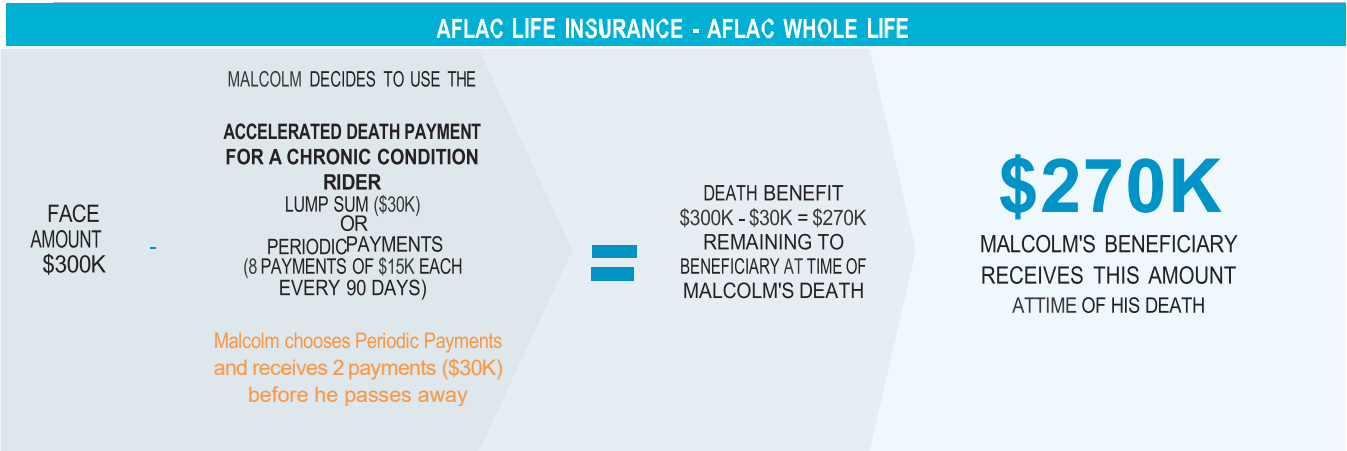
Malcolm purchased the following coverage:

Aflac Whole Life policy with a face amount of \$300,000 with the following riders:

- Accelerated Death Payment for a Chronic Condition Rider.
- Spouse 10-Year Term Rider with a face amount of \$50,000.

Reason for Claim: After paying premiums for one year, Malcolm has a stroke and is unable to perform two activities of daily living as a result.

How it works



About Sabrina

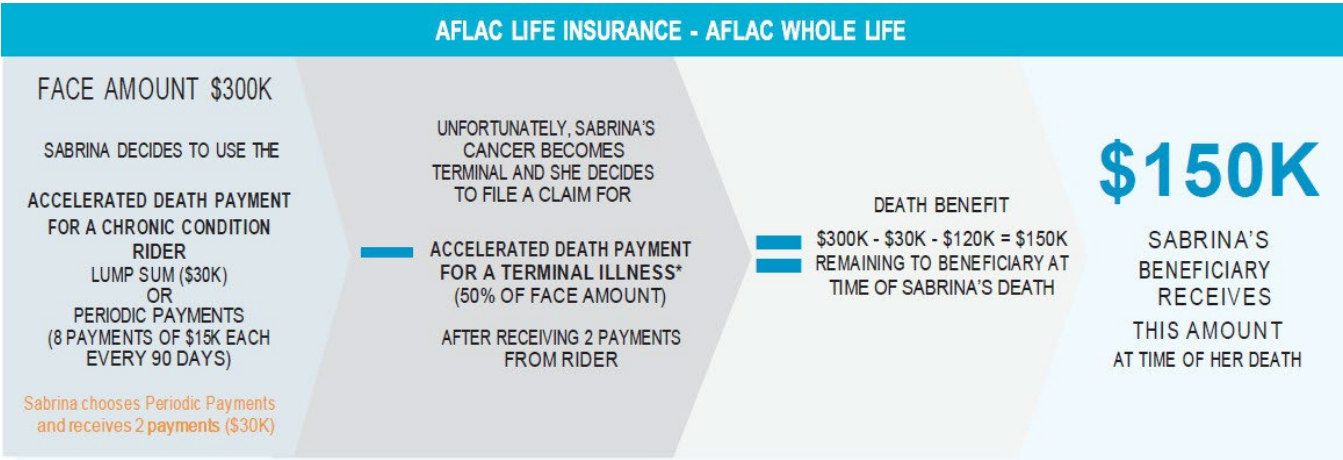
Sabrina purchased the following coverage:

Aflac Whole Life policy with a face amount of \$300,000 with the following riders:

- Accelerated Death Payment for a Chronic Condition Rider.
- Spouse 10-Year Term Rider with a face amount of \$50,000.

Reason for Claim: After paying premiums for one year, Sabrina is diagnosed with cancer and is unable to perform two activities of daily living as a result.

How it works



The above example is based on a scenario for whole life insurance with a \$300,000 face amount.

*When the Accelerated Death Payment for a Terminal Illness is paid, the Accelerated Death Payment for a Chronic Condition Rider terminates.

About Yolanda

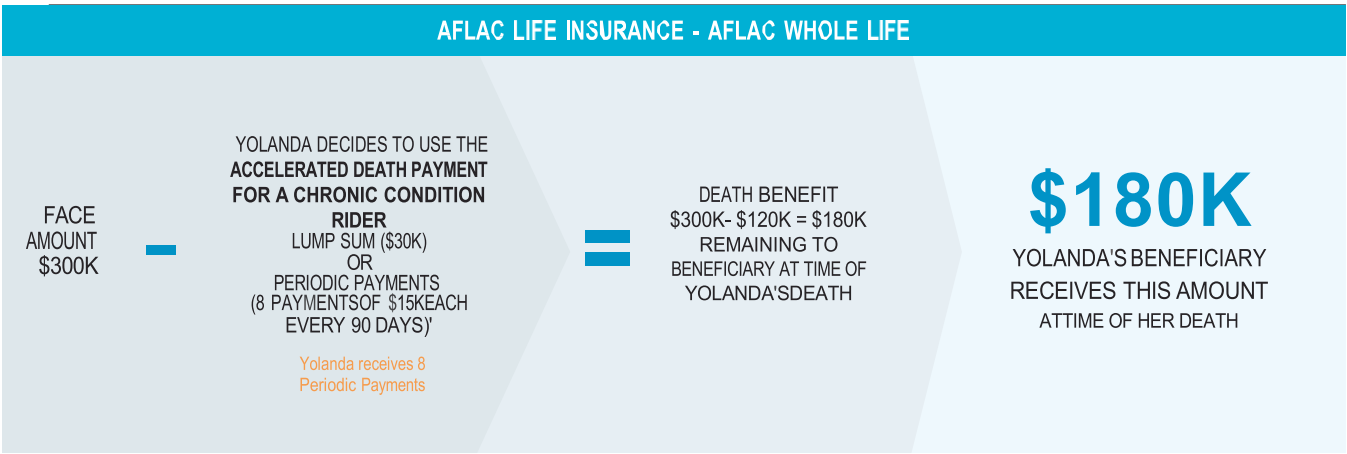
Yolanda purchased the following coverage:

Aflac Group Whole Life policy with a face amount of \$300,000with the following riders:

- Accelerated Death Payment for a Chronic Condition Rider.
- Spouse 10-Year Term Rider with a face amount of \$50,000.

Reason for Claim: After paying premiums for three years, Yolanda has a heart attack and is unable to perform two activities of daily living as a result.

How it works



The above example is based on a scenario for whole life insurance with a \$300,000 face amount.
*After the 8th periodic payment under the Accelerated Death Payment for a Chronic Condition Rider, the rider terminates.

About Robert

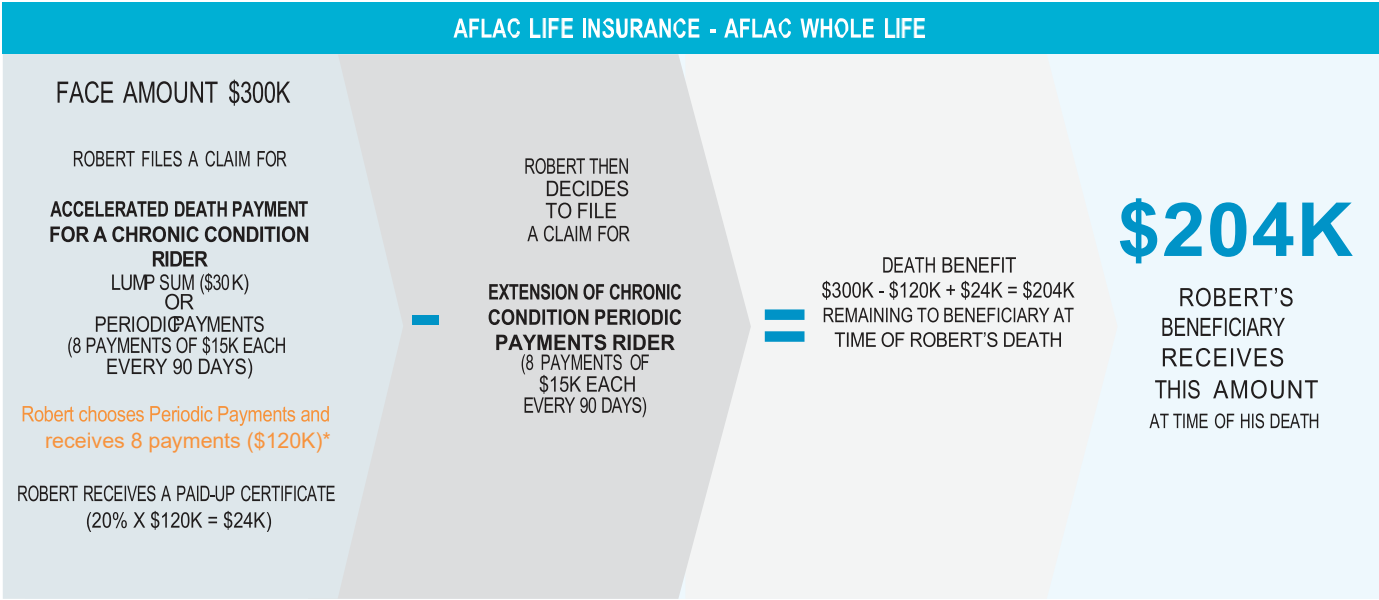
Robert purchased the following coverage:

Aflac Group Whole Life policy with a face amount of \$300,000with the following riders:

- Accelerated Death Payment for a Chronic Condition Rider.
- Extension of Chronic Condition Periodic Payments Rider.
- Spouse 10-Year Term Rider with a face amount of \$50,000.

Reason for Claim: After paying premiums for seven years, Robert has a heart attack and is unable to perform two activities of daily living as a result.

How it works



The above example is based on a scenario for whole life insurance with a \$300,000 face amount.
*Accelerated Death Payment for a Chronic Condition Rider terminates.

RIDERS	WHOLE	TERM
Spouse	✓	✓
Child	✓	✓
Waiver of Premium	✓	✓
Accidental Death	✓	✓
Chronic Condition	✓	✓
Restoration	✓	N/A
Extension	✓	N/A
Line of Duty	✓	N/A

Enrollment administration

Guaranteed-Issue

Guaranteed-issue has been simplified and is only available during initial enrollment under a master application. While applicants will still answer all applicable underwriting questions (question 1 and 2-4, if 1 is Yes) the underwriting questions won't be reviewed and certificates will be guaranteed-issue if the account meets participation requirements. Applicants must complete all applicable underwriting questions at the time of enrollment, but if account participation is met, all certificates will be issued. If the account doesn't meet participation requirements, then the underwriting questions will be reviewed and used to determine if coverage can be issued.

- Aflac Life is available to all industries; however, guaranteed-issue is available only to A, B, C & E industries. **D industries do not qualify for guaranteed-issue.**
- All applicants will need to complete the appropriate underwriting based on the amount of coverage requested.

Participation Requirements

- Participation must be met in order to qualify for guaranteed-issue. Account size is based on benefit-eligible employees. If an account previously met participation under the A68000 series, the account must re-meet participation for the Q60000 series. See chart below for specific participation by account size.

NUMBER OF BENEFIT-ELIGIBLE EMPLOYEES	MAX GUARANTEED-ISSUE AMOUNT	NUMBER OF APPLICANTS TO MEET PARTICIPATION	MAX FACE AMOUNT
3-29	\$50,000	3	\$500,000
30-99	\$100,000	5	\$500,000
100-249	\$100,000	10	\$500,000
250-499	\$125,000	25	\$500,000
500+	\$150,000	35	\$500,000

IMPORTANT:

Please ensure the number of benefit-eligible employees is correct on the master application. If the number of benefit-eligible employees is incorrect, it can be changed on the master application within Everwell, before it is submitted.

The GI enrollment date window must be set by the agent before enrollment begins.

- › It is recommended that Q60000 be on its own Plan Year in Everwell.
- › The GI enrollment date window start date must be the same start date as the larger Open Enrollment (OE) window.
- › The GI enrollment date window must be set at no less than five days and no more than 45 days.
- › The GI enrollment date window end date must not go past the account open enrollment window.
- › The agent will be allowed to move the end date (within 45 days) if enrollment runs longer (as long as the GI window end date has not arrived).
- › Once the GI enrollment date window end date has arrived, the agent is unable to change the GI enrollment date window end date.
- › The GI enrollment date window must not be longer than the account's larger Everwell account OE window.
- › Ensure all Q60000 applications are transmitted to HQ before the end of the GI enrollment date window (this will not automatically happen in Everwell until the end of the larger account open enrollment window).

The screenshot shows the 'Aflac Individual cafeteria / plan year' configuration page. It includes fields for 'Everwell plan year name' (set to '2022 PY'), 'Enrollment dates' (11/01/2021 to 12/01/2021), 'Q60000 GI enrollment dates' (11/01/2021 to 12/01/2021), 'Coverage dates' (01/01/2022 to 12/31/2022), and 'Post-tax coverage start date' (1st of the month only). A note states: 'Employees enroll only during open enrollment or with a qualifying event'. Another note specifies: 'Aflac cafeteria plan year dates: 06/01/2018–05/31/2019'. A warning for the Q60000 dates reads: 'Can't be after OE end date or more than 45 days after GI start date'.

- › If you are using a TPI, you will follow the same process shown above within Everwell.
- › Set the GI enrollment date window for **as many days as possible**. If the end date needs to be extended (up to 45 days) or shortened, this **MUST** be completed in the Everwell Plan Year section. This change must also occur **before the currently set end date**.
- › At the end of the Q60000 GI enrollment date window, the system checks to see if there are enough applicant applications submitted for the account to be considered “Met” for product participation. If there are, the applications will issue. If there are not enough, the applications will go into a 10-day buffer period.
 - › If, during the 10 days, there are enough applications to meet participation (originally signed during the GI enrollment date window), they will all issue at that time.
 - › If by the end of the 10-day buffer period, there are not enough to meet participation, the applications in house will be reviewed based on their answers to questions 1-4.

Note: Changes to your GI enrollment date window **MUST** be completed within Everwell and cannot be accepted on paper.

Note: If the master application is completed on paper, the “open enrollment date(s)” on the bottom of page 1 will be used for this participation window.

- Once account participation is met, new hires can be enrolled at any time within 365 days of hire date. No exception is needed for new hires.

- Account Limit: See chart above for amounts.
- Product Limit: The maximum combined total face amount allowed for all life coverage with Aflac (to include all previous series) is \$500,000.
- Guaranteed-issue limit: The maximum combined total of all guaranteed-issue amounts allowed for all life coverage (Q60000 and A68000 series) is \$150,000.

NOTE:

- If an employer wants to change any aspect of the plan (i. e., add or remove riders) after master application submission, a new paper master application must be completed and sent to NAS@aflac.com.
 - Once a new paper master application is submitted to the NAS team, you will need to delete any Q60000 applications already completed in Everwell or already in house, if this master application submission occurs in an active enrollment. Then, create a new Q60000-specific plan year in Everwell and wait for confirmation of it being keyed into the system from NAS. Once the new GI enrollment dates appear in Everwell, the re-enrollment under the new master application can begin.
- If an account meets participation under the “existing” master policy and a “new” master policy is issued to replace the “existing” master policy, then the account must meet participation requirements again under the “new” master policy in order to be eligible for guaranteed-issue.

Guaranteed Purchase Option (GPO)

- GPO is available with no underwriting and for whole life only for issue ages between 18-70.
- Available only on paper, at this time.
- Rates for the GPO plan are available on the paper rate sheet with Whole Life (do not include the policy fee).
- An applicant must complete a GPO application (Q60GP02) in order to purchase GPO coverage.
- If an account meets participation requirements, participants who purchased the GI whole life during the initial enrollment, are eligible to purchase additional coverage (with no underwriting) during the next three open enrollment periods applications must be submitted within 60 days of the new window start date in the subsequent years).

Example:

- Account with 60 employees with a maximum guaranteed-issue amount of \$75,000.
 - Initial Life Open Enrollment is 9/1/19. (Employee purchases \$20,000).
 - GPO #1 is 9/1/20. Premium amounts reflect the employee's new attained age. (Employee purchases \$10,000).
 - GPO #2 is 9/1/21. Premium amounts reflect the employee's new attained age. (Employee purchases \$10,000).
 - GPO #3 is 9/1/22. Premium amounts reflect the employee's new attained age. (Employee purchases \$10,000). (Employee would be under the maximum allowed for their account with \$50,000 in coverage.)
- If an applicant has the Waiver of Premium Rider on the initial life purchase, then the applicant may purchase the Waiver of Premium Benefit Rider on the GPO option. However, if the Waiver of Premium Benefit Rider is not on the initial life purchase, then the Waiver of Premium Rider is not allowed on the GPO option.
- The 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. The face amount can't be doubled if a year is missed.
- GPO limitations include:
 - Account guaranteed-issue max limit: GPO won't be allowed for an insured if the GPO amount goes over the max guaranteed-issue-allowed account limit.
 - Total guaranteed-issue max limit: GPO won't be allowed for an insured if the GPO amount goes over the total Guaranteed-issue max limit of \$150,000.
 - Total max limit: GPO won't be allowed for an insured if the GPO amount goes over the total max limit of \$500,000.

Example:

GPO is available only in \$10,000 face amount increments. If the account guaranteed-issue maximum is \$50,000 and the employee already purchased a guaranteed-issue amount \$45,000, the employee won't be able to increase their guaranteed-issue coverage. Doing so would push them over the \$50,000 guaranteed-issue limit.

Master application guide

Master application

- To establish a new account, an M-0138 must be submitted. For new and existing accounts, a master application must be completed to offer this life product.
- The employer application Q60006 must be completed and a master policy issued prior to beginning an enrollment. Two master policies will be issued to the employer following setup – one for whole life and one for term life. One master application is required to provide whole life and term life coverage to that employer group.
- The benefit-eligible employee count can be edited in Everwell for your convenience to ensure that the guaranteed-issue participation rate count is figured accurately.

Completing the master application

- The account's situs state should be indicated on the master application and will be validated at the time of setup.
- The employer must fully complete the master application and it must be signed by a person authorized to do so in the situs state on behalf of the employer.
- Whole life and term life will be available to the employees to purchase with no employer selection required on the master application.
- If the account is a public sector account and wishes to offer the Line of Duty Rider to its first responder employees, the SIC code field must be completed. If the Line of Duty Rider is not offered, this field can be left blank.
- Please ensure that the Total Number of Benefit-Eligible Participants field accurately represents the correct number of W-2 employees. Account participation will be based on this field. The 1099 contract workers are not eligible for coverage.
- Everwell will display a reminder to confirm the benefit-eligible employee count and rider selection before submitting to the HR admin.
- If a new paper master application comes in house, the new GI enrollment start date must be in the future:

And if ...	Then
Certificates have <i>already been issued</i> ,	1. The new master application will be processed. 2. The agent must perform a group refresh to pick up the new master application data in Everwell. You must wait for the new GI enrollment dates to appear in the Everwell plan year section before re-enrolling.
Certificates are <i>in-house but not issued</i> AND/OR <i>sitting not submitted in Everwell</i> ,	1. Agent's must request all Q60000 applications to be withdrawn by the New Business team and the agent must delete any Q60000 already written for this enrollment in Everwell. 2. The new master application will be processed. 3. The agent must perform a group refresh to pick up the new master application data in Everwell. You must wait for the new GI enrollment dates to appear in the Everwell plan year section before re-enrolling.
There are <i>no certificates in-house</i> ,	1. The new master application will be processed. 2. The agent must perform a group refresh to pick up the new master application data in Everwell. You must wait for the new GI enrollment dates to appear in the Everwell plan year section before re-enrolling.

Fax Number for master application if not submitted through Everwell: 1-866-AFL-NASA (1-866-235-6272).

For more information on completing a master application, click [here](#) .

Participation requirements

Employees of an existing life account where participation requirements for Aflac Life Solutions (A68000) were met PRIOR to this product introduction, will have to meet participation requirements again when applying for Aflac Life (Q60000). Policies issued prior to this CAN'T be counted toward participation.

NOTE:

- An account that has multiple account numbers due to billing differences may combine the employee count toward participation. These accounts must have the same benefit design AND an exception must be obtained from the Individual Account Underwriting Team (AccountUW@aflac.com) prior to completion of the Master Application(s).
- Accounts with multiple account numbers within the same account for reasons other than billing must complete a master application and have a master policy for each account. While participation numbers can't be combined for participation purposes, this does allow for the selection of different plan designs between accounts.
- Forms, rates and other pertinent enrollment details are based on the employer's situs state. (Application used will be based on the location of the master policy.)
- Payroll certificates can have an advanced effective date up to 90 days from the enrollment date. For any sales where the effective date is more than 30 days, a Statement of Understanding (A13072SURE) must be completed and submitted with the application.

Application guidelines

Employee application

- The applicant will be able to select face amounts in \$1,000 increments.
- For an individual to have whole life and term life coverage, two separate applications must be submitted. (One for whole life and one for term life.)
- An applicant applying for a term life and a whole life certificate will only count once toward participation.

Certificate fee waiver

How do I waive the certificate fee?

- The applicant must answer the following question on the application as "Yes": "Are you currently the named insured on any in-force individual life, accident or health insurance coverage with Aflac?"
 - On Everwell applications, the premium will be automatically adjusted.
 - On paper applications, the certificate fee should not be included in the premium calculation.

Other Aflac life coverage

- The application asks "Does anyone to be covered have any other life insurance coverage with Aflac, not to include Voluntary Group Term Life?" If the answer is "Yes," the appropriate selection must be made (Applicant, Spouse and/or Dependent Child). Then the respective certificate number and face amount must be provided.
 - The number of beneficiaries who can be listed on the application has been reduced. To add additional beneficiaries, the Additional Beneficiary Designation Supplemental form (BEN001) must be completed.
 - Paper applications include "Type of Policy/Certificate" (whole or term life) in the first box so that it can be

matched to the correct application. Also, the form must include the applicant's signature and date or it will be pended and sent back for missing information.

Rider availability

- The riders selected by the employer won't be listed on the employee's application. Use the rider inserts to provide details to the applicant on available riders.
- Riders that employees can select from are listed below and are listed on the employees' applications:
 - **Spouse Term Life Rider:**
 - » May purchase up to 50% of named insured's face amount up to \$50,000.
 - **Child Term Life Rider:**
 - » \$15,000 is the only face amount available for this selection.
 - **Line of Duty Death Benefit Rider (paper only):**
 - » Available only to public sector accounts. Once the account selects this rider on the master application, it will be an option for the applicant to select and purchase.
 - » It will be up to the applicant to know whether or not they are a first responder. If the applicant is not a first responder, benefits won't be payable based on the rider language.

Increase in current coverage

If the insured wishes to increase his or her existing Aflac coverage, a new application for the additional face amount must be submitted. The new application will be subject to all applicable underwriting requirements. A new payroll deduction authorization (PDA) card is required for coverage changes on payroll. If issued, the new certificate is considered additional coverage and is billed separately.

Replacement notices

- Complete form series A4166 if the applicant intends to replace any existing life insurance with Aflac coverage. This form must be completed in duplicate so the original can be returned to headquarters while a copy is left with the applicant. (This may not be required in all states.)
- Replacements generally lead to an increase in premium. It's more cost-effective for applicants to apply for the additional coverage if they have existing Aflac coverage.

NOTE: The replacement question lets Aflac know the applicant intends to replace his or her current coverage, but it doesn't give us permission to cancel the existing policy. You must submit a Life Cancellation Request M1174 OR a signed and dated request from the policyholder in order to cancel the original coverage.

Miscellaneous enrollment topics

- All employee applications will be held until the end of the agent-selected GI window. At the end of the window, all applications submitted will count towards GI being Met/Not Met, not just those that are issuable.
- Social Security number: Social Security numbers are now required on all life applications. Please ensure all paper applications list the full Social Security number to reduce pended applications.
- Authorization for Disclosure of Information to Funeral Director, Coroner and/or Medical Examiner Form A92504: This form can be completed at the time of application. This form gives Aflac permission to speak with the funeral home, coroner or medical examiner upon the named insured's death. The owner may choose to decline signing the form.

- Life Insurance Buyer's Guide: You must give Form A8947R09 to the applicant at the time of sale. This guide is provided by the National Association of Insurance Commissioners to explain different types of life insurance policies. (May not be required in all states.)

Underwriting guide

Applicant applying for guaranteed-issue amount only (Industry A, B, C, E)

- All applicants must complete underwriting Question 1.
 - If the response to Question 1 is "No" for the named insured/spouse/child, then no other questions must be answered. The application will be issued regardless of account participation.
 - If the response to Question 1 is "Yes" for the named insured/spouse/child, then Questions 2-4 must be answered for the appropriate applicant.
 - » If the responses to Questions 2-4 are "No," then the application can be issued regardless of account participation.
 - » If any of the responses to Questions 2-4 are answered "Yes" for the:
 - › Named insured, then application will be issued only if account participation is met.
 - › Spouse/child, the rider will be issued only if the account participation is met.
- Please note the spouse guaranteed-issue amount is up to \$15,000. The child guaranteed-issue amount is \$15,000.

Applicant applying for over guaranteed-issue amount

- Applicants must complete all underwriting questions.
 - If an applicant doesn't pass underwriting for the amount they're requesting, the applicant can be moved back down to the account's guaranteed-issue amount if:
 1. The account met participation requirements AND
 2. The insured answered "Yes" to "If I am not eligible for the Face Amount for which I am applying, I wish for the certificate to be issued at the minimum non-simplified-issue face amount for which I am eligible." If items 1 or 2 listed above are not completed, the application will be denied.
- Medical Information Bureau (MIB) and other reviews or reports may be required for underwritten applications.

NOTE:

- The premium amount for the guaranteed-issue AND the simplified Issue coverage amount automatically populate in Everwell. For paper applications, the two premium amounts must be entered on the application.
- If the account meets participation requirements, the applicant's premium and guaranteed-issue face amount are the same as those on the application.
- If the applicant doesn't pass underwriting and doesn't wish to go back down to the account's guaranteed-issue face amount, then coverage won't be issued.
 - Spouse and/or child.
 - » Please note for spouse guaranteed-issue, only Question 1 or Questions 1-4 (if applicable) should be answered.
 - » If the named insured requests the guaranteed-issue amount only, the spouse is not eligible to apply for simplified issue – they can only obtain the guaranteed-issue amount.

NOTE:

- The spouse may not apply for a face amount greater than the primary insured.
- If child coverage is being requested, only Questions 1-4 apply to children.
- The Hazardous Activity question only applies to the named insured.

Application guidelines for accounts that AREN'T eligible for guaranteed-issue

Accounts that are Industry D (any face amount) – No Guaranteed-issue

Applicants must complete all underwriting questions.

Exceptions

Exception requests submitted to the Special Exceptions Request department for this product may be subject to longer review times than the standard turnaround time of 5-7 business days. Please allow ample time for each request. Please go to One Aflac > Selling Aflac > Account Exceptions to submit a request.

Required forms at time of enrollment

Accelerated Death Benefit disclosures

- Effect of an Accelerated Death Payment for a Terminal Illness – All applications.
 - Form Q60130 will be given to each applicant at the time of application.
 - This form must be used with the Whole Life Certificate form Q60100C.
- Effect of an Accelerated Death Payment for a Terminal Illness – All applications.
 - Form Series Q60230 will be given to each applicant at the time of application.
 - This notice must be used with the 10-Year Term Life Certificate Form Series Q60200C, 20-Year Term Life Certificate Form Series Q60300C and 30-Year Term Life Certificate Form Series Q60400C.
- Effect of an Accelerated Death Payment for a Chronic Condition – Rider only.
 - Form Q60330 will be given to each applicant at the time of application.
 - This form must be used with the Accelerated Death Payment for a Chronic Condition Rider Form Q60056 on the Whole Life Certificate Form Q60100C.
- Effect of an Accelerated Death Payment for a Chronic Condition – Rider only.
 - Form Q60430 will be given to each applicant at the time of application.
 - This form must be used with the Accelerated Death Payment for a Chronic Condition Rider Form Q60056 on the 10-Year Term Life Certificate Form Series Q60200C, 20-Year Term Life Certificate Form Series Q60300C, and 30-Year Term Life Certificate Form Series Q60400C.

Rate structure

Rates are based on the state indicated on the master application (situs state). All locations will receive the situs state rates. The state-specific rate sheets can be located in [EPIC](#) and [Web Ordering](#).

If the question on the application about tobacco use is answered “Yes,” tobacco rates must be used. There is an annual certificate fee per certificate that must be added to the annual premium to determine the total billable premium each year if applicable. Modal factors used to calculate premiums other than annual total are included in the rate booklet.

Reminder: If an applicant has an existing, active Aflac plan and is the primary policyholder, then we'll waive the certificate fee associated with the purchase of the life coverage. (Question on application must be answered “Yes.”) Available Option: At the end of the 20- and 30-year term and 20- and 30-year term Spouse Riders, the insured can elect to renew his or her term certificate and rider(s) on an annual basis after the initial term expires. The annual renewable term rates are available only on direct bill.

Commissions

Industry A, B, C, D (Heaped)

LEVEL 01 COMMISSIONS		
	1st Year	Renewal
	18 - 70	18 - 70
Whole Life	63.00	2.20
10 YT	38.50	2.20
20 YT	45.50	2.20
30 YT	52.50	2.20

E (Levelized)

LEVEL 01 COMMISSIONS		
	1st Year	Renewal
	18 - 70	18 - 70
Whole Life	13.70	13.70
10 YT	10.15	10.15
20 YT	11.50	11.50
30 YT	12.30	12.30

Broker Package 4 (Heaped)

COMMISSIONS		
	1st Year	Renewal
	18 - 70	18 - 70
Whole Life	90.00	4.00
10 YT	55.00	4.00
20 YT	65.00	4.00
30 YT	75.00	4.00

Broker Package 4 (Levelized – Industry E)

COMMISSIONS		
	1st Year	Renewal
	18 - 70	18 - 70
Whole Life	24.75	24.75
10 YT	16.90	16.90
20 YT	17.45	17.45
30 YT	22.50	22.50

NOTE: Commissions on new products may differ from a similar product or from the previous version of a product. Please order new schedules, which are available through customer service, before submitting business. Commissions are only loaded to standard commission structures. Market offices should send an email to commissions@aflac.com if they'll be using a broker structure to write this product and provide the structures that will be used.

Service guidelines

Master policy

- Once the master policy is terminated, it can't be reinstated. A new master application must be completed for additional coverage.
- If an account wants to change any benefits of this product series, a new master application must be completed and a new master policy issued. A new master policy will require participation to be met again to be eligible for guaranteed-issue.
- Once a master policy is issued, the master policy can't be changed (e.g., adding or removing riders).
 - A new master application must be completed and a new master policy must be issued.
 - Any certificates written will be issued under the new master policy.
 - An account can only have 1 active master policy – 1 benefit plan design.

Important Note: Accounts MUST choose the appropriate rider options during the initial enrollment. After the master policy is issued, no changes can be made and a new master application would have to be completed.

Certificates – Portability

Aflac Term Life

The named insured will have the option to port their coverage or convert their certificate to an individual whole life policy.

- Port existing coverage.
 - If the named insured chooses to port coverage, there will be no change in benefits or premiums.
 - Term life certificates may be ported to direct billing; however, the certificate can't be put back on payroll billing.
- Convert existing term life coverage to whole life coverage.
 - If the named insured chooses to convert to an individual whole life policy, no riders will be allowed on the converted policy.
 - Premium will be at the named insured's attained age.

Aflac Whole Life

Whole life certificates can be ported to direct billing (may vary by state).

Additions/Reinstatements

- Use Form Series Q60003 for all Aflac Life certificate additions or reinstatements.
- Certificates can be reinstated up to three years after the lapse date. All past due premium must be paid before a certificate can be reinstated. The named insured can reinstate their certificate under the same payroll account if the certificate was never ported to direct AND if the master policy is still in force. If the named insured wishes

to reinstate a certificate that was ported to direct, it must be reinstated on direct billing. Certificates can't be reinstated or transferred to another master policy.

- The Child Term Rider (Series ICC18Q60053) can be added to certificates after the initial enrollment by completing an additional form (Form Series Q60003).
- The Spouse Term Rider can't be added after the initial enrollment.

The effective date of coverage for any eligible newborn child won't begin until the later of: (1) the date any eligible newborn child attains the age of 14 days; or (2) the date any eligible newborn child is first released from the hospital after birth.

Certificate exchanges

The primary insured may exchange the Aflac Term Life certificate for a whole life insurance policy without evidence of insurability. The exchange must be made prior to the end of the policy term limit and prior to the anniversary date following the primary insured's 65th birthday. The face amount of the new policy must be equal to or less than the face amount of insurance in force under the policy being exchanged on the date of exchange. Exchange of Policy Application A1790 must be completed, signed and submitted to headquarters along with the initial premium. Please contact the Customer Service Center at 1-800-GO-AFLAC (1-800-462-3522) to obtain this form and the initial premium amount.

NOTE: Continuation of coverage is not applicable to life products.

Policy service form

Use Form A64015 to request the following changes to Aflac Life certificates: address, name, deletion or any other changes, including beneficiary changes. This form should also be used for non-forfeiture options, such as cash surrender value or a certificate loan for Aflac Whole Life certificates. Insureds must complete and sign this form (a witness may be required). Fax the form to Policy Service at 1-800-448-8922.

NOTE: Aflac Life products can't be transferred to another payroll account. If the certificate holder is no longer with the account, they must continue their policy on direct bill.

Accelerated Death Benefit payment notice

These forms illustrate the effect an Accelerated Death Benefit will have on other certificate benefits.

- Form Series Q60131 will be completed and given to the certificate holder at the time of claim for Aflac Whole Life (form series Q60100C).
- Form Series Q60231 will be completed and given to the certificate holder at the time of claim for Aflac Term Life (Form Series Q60200C, Q60300C and Q60400C).
- Form series Q60331 will be completed and given to the certificate holder at the time of claim for the Accelerated Death Payment for a Chronic Condition Rider (Form Series Q60056) on the Aflac Whole Life (Form Series Q60100C).
- Form Series Q60431 will be completed and given to the certificate holder at the time of claim for the Accelerated Death Payment for a Chronic Condition Rider (Form Series Q60056) on the Aflac Term Life (Form Series Q60200C, Q60300C and Q60400C).

Increase in current coverage

If the insured wishes to increase his or her Aflac coverage, a new application (for the additional face amount) must

be submitted and will be subject to all underwriting requirements, if applicable. A new payroll deduction authorization (PDA) card is required for coverage changes on payroll. If issued, the new certificate will be considered additional coverage and will be billed separately. When increasing amounts related to Guaranteed Purchase Option (GPO), use the GPO Application (Q60GP02).

Premium payment methods

Payroll

All payment billing modes (weekly, biweekly, semimonthly, monthly, quarterly, semiannual and annual) are available on payroll.

NOTE: Initial premiums must be submitted with applications when the account is billed quarterly, semi-annually or annually and for exchanges.

In an effort to reduce the number of pended applications that fall into increasing current coverage, Everwell won't allow new or existing groups to be transmitted with these bill modes.

To assist you in changing the current bill mode on an account, please call the Customer Service Center at 1-800-GO-AFLAC (1-800-462-3522).

Filing life claims

Important regarding Aflac Life: Claims, Riders

If a certificate holder has the Accelerated Death Payment for a Chronic Condition Rider and they receive payments under this rider – at the time of death if the rider was paid in full and the certificate holder did not have the Extension of Chronic Condition Periodic Payments Rider or the Restoration of the Payment of Death Proceeds Rider – a death benefit may not be payable to the beneficiary (dependent on face amount).

- To file a claim for a death benefit, a certified copy of the death certificate and Beneficiary's Statement HC0014 must be submitted. If a death occurred within the first two policy years, a signed authorization S00216 and Attending Physician's Statement A2575 signed by the deceased's primary physician must be submitted.
- To file a claim for the Advanced Claims Payment, proof of loss will be required in the form of an obituary, police reports, hospital form (if the policyholder died in hospital) or funeral home form with a completed Beneficiary Statement (HC0014).
- To file a claim for the Accelerated Death Payment for a Chronic Condition Rider complete either Form #S00225 (periodic payments) or #S00240 (lump-sum payment). Aflac headquarters must be furnished with a diagnosis of a chronic condition by a physician licensed and practicing in the United States or the territorial limits of the place where the policy was issued.
- To file a claim for the Accelerated Death due to a Terminal Illness, a sickness Form #S00240 must be submitted along with a diagnosis of a terminal condition by a physician licensed and practicing in the United States or the territorial limits of the place where the policy was issued. The claim must include documentation supported by clinical, radiological, histological, or laboratory evidence of the condition, along with a statement from the physician stating, in such physician's best medical judgment, that the diagnosis will cause the insured to die within 12 months of the date of such diagnosis in spite of all possible treatments.

NOTE: Send the above information or submit a completed Sickness Disability Claim Form (S20029) indicating the life expectancy of the certificate holder. The life expectancy question is not asked on the form so it must be written on the claim form before submitting.

To ensure prompt and efficient claim service, please list only the certificate numbers to be reviewed for benefits when filing a claim. The certified death certificate or original notarized documents must be mailed to headquarters. All other claim information can be faxed to the Claims department at 1-877-442-3522.

Encourage certificate holders to visit www.aflac.com/claimforms to connect with Aflac SmartClaim® and initiate the claims process online or to obtain a claim form.

Product comparisons

New Aflac Life (Q60000) compared to Life Solutions (A68000)

WORKSITE				
	Series Q60000 (New)		Series A68000 (Existing)	
Policies	Whole	10/20/30/Year Term	Whole	10/20/30 Year Term
Issue Ages	18 - 70	10-Yr: 18 - 70 20-Yr: 18 - 60 30-Yr: 18 - 50	18 - 70	10-Yr: 18 - 70 20-Yr: 18 - 60 30-Yr: 18 - 50
Face Amounts	\$20,000 - \$500,000	\$20,000 - \$500,000	\$20,000 - \$500,000	\$20,000 - \$500,000
Accelerated Death due to Terminal Illness	50% of Face Amount	50% of Face Amount	50% of Face Amount	50% of Face Amount
Advanced Claim Payment	Pays \$5,000 in advance of full death benefit Not payable in first 2 years.	Pays \$5,000 in advance of full death benefit Not payable in first 2 years.	N/A	N/A
Riders	Employer-selected riders (everyone in account will receive)		Optional Riders (Employee-Selected)	
Waiver of Premium	Waives premium if certificate holder is totally disabled for 6 continuous months	Waives premium if certificate holder is totally disabled for 6 continuous months	Waives premium if policy holder is totally disabled for 6 continuous months	Waives premium if policy holder is totally disabled for 6 continuous months
Accidental Death	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 a 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 a seatbelt.	Pays beneficiary an amount equal to the face amount if policy holder's death is due to an accidental injury. Seatbelt Benefit: Pays an additional 25% of face amount if policy holder's death is due to an automobile accident while wearing a seatbelt.	Pays beneficiary an amount equal to the face amount if policy holder's death is due to an accidental injury. Seatbelt Benefit: Pays an additional 25% of face amount if policy holder's death is due to an automobile accident while wearing a seatbelt.

	Series Q60000 (New)		Series A68000 (Existing)	
Accelerated Death Payment for a Chronic Condition Rider	Accelerates the death benefit (face amount or \$120,000, whichever is lesser) due to a chronic condition. 1) Provides a lifetime max of 8 periodic payments (90 days). Each payment is the amount of 12.5% of: a) face amount or b) \$120,000, whichever is less; OR 2) Provides a lump-sum payment of 25% of the (face amount or \$120,000, whichever is less).	Accelerates the death benefit (face amount or \$120,000, whichever is lesser) due to a chronic condition. 1) Provides a lifetime max of 8 periodic payments (90 days). Each payment is the amount of 12.5% of: a) face amount or b) \$120,000, whichever is less; OR 2) Provides a lump-sum payment of 25% of the (face amount or \$120,000, whichever is less).	N/A	N/A
Restoration of the Payment of Death Proceeds*	Restores the death benefit as a result of payments made under the Accelerated Death Payment for a Chronic Condition Rider.	N/A	N/A	N/A
Extension of Chronic Condition Periodic Payments Rider	Extends payment under the Accelerated Death Payment for a Chronic Condition Rider and begins payments only after the Accelerated Death Payment for a Chronic Condition Rider have been exhausted. Provides a lifetime max of 8 periodic payments (90 days). Each payment in the amount of 12.5% of: a) face amount or b) \$120,000, whichever is less. Once the final periodic payment is provided under the Accelerated Death Payment for a Chronic Condition Rider, Aflac will issue a paid-up permanent life policy equal to 20% of either a) the Face Amount shown in the Certificate Schedule; or b) \$120,000, whichever is less	N/A	N/A	N/A
In Line of Duty (Public Sector Only - First Responders)	May not exceed 50% of the primary face amount up to \$50,000	N/A	N/A	N/A

	Series Q60000 (New)			Series A68000 (Existing)	
	Optional Riders (Employee Selected)			Optional Riders (Employee Selected)	
Child	\$15,000 - GI (if participation met)	\$15,000 - GI (if participation met)		Up to \$15,000 (no GI available)	\$15,000 (no GI available)
Spouse 10-Yr/20-Yr/30-Yr	Up to \$50,000 GI: up to \$15,000 May not exceed 50% of the primary face amount.	Up to \$50,000 GI: up to \$15,000 May not exceed 50% of the primary face amount.		Up to \$50,000 (no GI available)	Up to \$50,000 (no GI available)

Competitive intelligence positioning

AllState Benefits | Enhanced Term Life to 100 (ICC16GTLP)

Product features

- The Allstate Enhanced Term to 100 product can be offered as life only, or life with one or two value added services: Travel Assist, LifeWorks (EAP), or Pinnacle Care Concierge – Services to help with the management of chronic or terminal illness.
- The Allstate term life policy is portable and convertible.
- Allstate requires a minimum of 25 eligible employees to set up an account for this product.
- The Allstate Enhanced Term policy is a single term-to-100 policy, with a benefit reduction schedule based on attained age.

Benefit reduction schedule

Life Insurance Benefits and Accidental Death and Dismemberment Benefits for any covered person will automatically reduce upon attainment of the ages shown below to the percentage of the scheduled benefit shown.

Under age 65	100%
Age 65, but less than age 70.....	75%
Age 70, but less than age 75.....	50%
Age 75 and over	25%

Aflac Term Life positioning

- Position Aflac Term Life as a buy-up option (not necessarily as a replacement).
- Aflac Term Life does not have a mandatory benefit reduction.
- Aflac Term Life has lower participation requirements. The face amount varies by account size, but a minimum of 5 lives is required for guaranteed-issue.
- Aflac Term Life provides up to 3 term options – 10-year, 20-year or 30-year term.
- Aflac Term Life provides an Advanced Claim Payment of \$5,000 at the time of death.
- Aflac Term Life's certificate fee is waived for existing Aflac policyholders, which lowers the overall life premium.

Source: Allstate Benefits Term Life Insurance Policy ICC16GTLP

American Family Life Assurance Company of Columbus Policy and Certificates ICC18Q60200M, ICC18Q60200C, ICC18Q60300C, ICC18Q60400C

AllState Benefits | Whole Life Advantage (ICC18IWLP)

Product features

The Allstate Whole Life Advantage policy is offered at the worksite for customers ages 0-80, with conversion options for juvenile policyholders.

AllState Riders

- Child and Spouse Riders
- Level Term Rider
- Accidental Death Rider
- Payor Waiver of Premium Rider
- Accelerated Death Benefit for Terminal Illness Rider
- Accelerated Death Benefit for Chronic Illness Rider

A minimum of 10 eligible employees required in order to enroll in this product.

Aflac Whole Life positioning

- Refer the policyholder to the Aflac Juvenile Life policy if they are interested in coverage for juvenile dependents.
- Position Aflac Whole Life as a buy up or supplement to an existing Allstate Whole Life policy – not as a replacement.
- Aflac Whole Life includes a benefit for Accelerated Death Payment due to Terminal Illness for up to 50% of the face amount as part of the base certificate and the certificate provides an Advanced Claim Payment of \$5,000 at the time of death as part of the base certificate.
- Aflac Whole Life provides employers with a selection of rider options including Accidental Death, Acceleration of Death Payment for Chronic Conditions and Restoration of the Payment of Death proceeds. For first responders and other Public Sector safety employers, there is an In the Line of Duty Rider.
- Aflac Whole Life certificate fee is waived for existing Aflac policyholders which lowers the overall life premium.

Source: Allstate Benefits Whole Life Insurance Policy ICC18iWLP

American Family Life Assurance Company of Columbus Policy and Certificate Q60100M and Q60100C

Transamerica | “Trendsetter Living Benefits” (LB ICC16 Term Life)

Product features

- Term Life insurance policies from Transamerica can be purchased for terms of 10, 15, 20, 25 and 30 years with death benefits ranging from \$25,000 to \$1,000,000 or more.
- The Transamerica Trendsetter Living Benefits Term policy has accelerated death benefits for Terminal Illness, Chronic Illness and Critical Illness built into the policy.
- There are riders for Accident Indemnity Benefits and Children's Insurance.

Aflac Term Life positioning

- Aflac Term Life provides up to 3 options – 10-year, 20-year or 30-year term and offers up to \$500,000 face amount.
- Aflac Term Life includes a benefit for Accelerated Death due to Terminal Illness benefit for up to 50% of the face amount as part of the base certificate and also provides an Advanced Claim Payment of \$5000 at the time of death.
- Employers have up to 3 riders to select from as options for employees making the enrollment easier.
- Aflac Term Life certificate fee is waived for existing Aflac policyholders which lowers the overall life premium.

Source: Transamerica Life Insurance Company Term Life Insurance Policy ICC16TL23

American Family Life Assurance Company of Columbus Policy and Certificates ICC18Q60200M, ICC18Q60200C, ICC18Q60300C, ICC18Q60400C

Transamerica | “Trendsetter Super” (Super 10, Super 20) (ICC17 Term Life)

Product features

- Term life insurance policies from Transamerica can be purchased for terms of 10, 15, 20, 25 and 30 years with death benefits ranging from \$25,000 to \$10,000,000.
- There are 3 riders for Waiver of Premium, Accident Indemnity Benefits and Children's Insurance.
- Consumers can access up to \$99,999 in coverage without any blood work or a medical exam. The term policies are convertible to permanent insurance without any underwriting as long as the death benefit is the same or lower than the original term policy.

Aflac Term Life positioning

- Aflac Term Life provides up to 3 options – 10-year, 20-year or 30-year term and offers up to \$500,000 face amount.
- Aflac Term Life includes a benefit for Accelerated Death due to Terminal Illness benefit for up to 50% of the face amount as part of the base certificate and also provides an Advanced Claim Payment of \$5,000 at the time of death.
- Employers have up to 3 riders to select from as options for employees making the enrollment easier.
- Aflac Term Life certificate fee is waived for existing Aflac policyholders which lowers the overall life premium.

Source: Transamerica Life Insurance Company Term Life Insurance Policy ICC17

American Family Life Assurance Company of Columbus Policy and Certificates ICC18Q60200M, ICC18Q60200C, ICC18Q60300C, ICC18Q60400C

Transamerica | Tran\$ure Whole Life (CPWL0100)

Product features

- The Transamerica whole life policy can be purchased for the employee, spouse, children and grandchildren; for guaranteed-issue, the amount is based on account size and participation.
- The Transamerica Tran\$ure Whole Life policy has accelerated death benefits for terminal illness built into the policy. The base policy also contains a Waiver of Premium Due to Layoff provision in the policy.
- The employer has the ability to select additional coverage from 6 riders providing the most customization for the employee to create a policy that meets their needs.

Transamerica riders

- Waiver of Premium Benefit Rider
- Accidental Death and Dismemberment Rider
- Accelerated Death Benefit for Critical Care Condition Rider
- Level Term Insurance Rider
- Accelerated Death Benefit for LTC Rider
- Extension of Benefit Rider

Transamerica is known for the variety of whole life products – especially if the customer does not have a perfect health profile and does not wish to undergo blood work or a health exam. Rates reflect age and smoking status. The most frequent reason for complaints has been about the lengthy time to receive final payment.

Source: “Transamerica Life Insurance Review ” Value Penguin/Lending Tree <https://www.valuepenguin.com/life-insurance/transamerica-review> accessed June 11, 2019

American Family Life Assurance Company of Columbus Policy and Certificate Q60100M and Q60100C

Aflac Whole Life positioning

- Aflac Whole Life includes an Accelerated Death Payment Due to Terminal Illness benefit for up to 50% of the face amount as part of the base certificate as well as an Advanced Claim Payment of \$5,000 at the time of death as part of the basic policy.
- Aflac Whole Life certificate fee is waived for existing Aflac policyholders, which lowers the overall life premium.
- Employers select rider options that simplify employee decision-making. Rider availability can vary by state.

Aflac riders

- Accidental Death Benefit Rider
- Waiver of Premium Benefit Rider
- Accelerated Death Payment for a Chronic Condition Rider
- Restoration of the Payment of Death Proceeds Rider
- Extension of Chronic Condition Periodic Payments Rider
- Line of Duty Death Benefit Rider (Public sector/first responders)

Source: Transamerica Life Insurance Company Interest Sensitive Whole Life Policy CPWI0100

American Family Life Assurance Company of Columbus Policy and Certificate Q60100M and Q60100C

Colonial Life | Term Life (ICC18ITL5000)

Product features

- The Colonial Life term insurance policy is an individual 10-, 15-, 20-, 30-Year Term policy.
- The Colonial Life Term insurance policy is available with Simplified Issue & Full Underwriting – in the form of health questions on the application. When certain questions on the application are answered “Yes,” there is a separate questionnaire that will be completed by the policyholder, and an acknowledgment receipt that certain changes can be made to the coverage based on the underwriting assessment.
- Certain riders may only be available to all customers at the time of enrollment. The amount of coverage is subject to the account participation and employer contribution to the premium.
- The Colonial Life term Insurance policy includes a Terminal Illness Accelerated Death Benefit in the base policy where a portion of the death benefit is advanced to the policyholder if the insured is diagnosed with a terminal illness with a life expectancy of 12 months or less.
- Also, there are riders for the employee to select from: an Accidental Death Benefit Rider, a Critical Illness Accelerated Death Benefit Rider, and a Chronic Care Accelerated Death Benefit Rider.

Aflac Term Life positioning

- When facing an employer-paid term life policy offered by a competitor like Colonial Life, position Aflac Term Life as a buy-up option rather than a replacement. Consider positioning Aflac Life as a replacement offering, if appropriate, based on the account size.
- Aflac Term Life includes an Accelerated Death Payment Due to a Terminal Illness benefit for up to 50% of the face amount as part of the base certificate, as well as providing an Advanced Claim Payment of \$5,000 at the time of death as part of the base certificate.
- Aflac Term Life certificate fee is waived for existing Aflac policyholders, which lowers the overall life premium.

Source: Colonial Life & Accident Insurance Company Term Life Insurance Policy ICC18ITL5000

American Family Life Assurance Company of Columbus Policy and Certificates ICC18Q60200M, ICC18Q60200C, ICC18Q60300C, ICC18Q60400C

Colonial Life | Whole Life (ICCWL5000)

Product features

- The Colonial Life Term insurance policy is available with Simplified Issue & Full Underwriting – in the form of health questions on the application. When certain questions on the application are answered “Yes,” there is a separate questionnaire that will be completed by the policyholder, and an acknowledgment receipt that certain changes can be made to the coverage based on the underwriting assessment.
- The Colonial Life whole life policy has guaranteed-issue/simplified-issue provisions based on account size, employer contribution and a post-enrollment guaranteed-issue (PEGI) application review.
- The Colonial Life whole life policy provides an Advanced Claim Payment on the death claim of \$3,000 and an Accelerated Benefit for Terminal Illness in the base policy.
- The Colonial Life whole life policy also provides a set of riders for the customer to select from – some can be added at a later date but some have to be selected at the time of initial enrollment.

Aflac Whole Life positioning

Aflac Whole Life includes a menu of riders for employers to choose from:

Aflac riders

- Accidental Death Benefit Rider
- Waiver of Premium Benefit Rider
- Accelerated Death Payment for a Chronic Condition Rider
- Restoration of the Payment of Death Proceeds Rider
- Extension of Chronic Condition Periodic Payments Rider
- Line of Duty Death Benefit Rider (Public sector/first responders)

Aflac Whole Life also includes an Accelerated Death Payment Due to a Terminal Illness benefit in the base certificate, and an Advanced Claim Payment of \$5,000 at the time of death as part of the base certificate.

Aflac Whole Life has a provision to waive the certificate fee for existing Aflac policyholders which lowers the overall premium.

Source: Colonial Life & Accident Insurance Company Whole Life Insurance Policy ICC191WL5000
American Family Life Assurance Company of Columbus Policy and Certificate Q60100M and Q60100C

MassMutual Life Insurance Company | Group Whole Life Insurance with the Chronic Care Benefit (MM-GCCB-2019)

Product features

The Accelerated Death Benefit (Living Benefit) is part of the base policy on both whole life and universal life products.

- Pays a portion of the death benefit (lump sum) to certificate holder in the event they have loss of functional capacity (2 ADL's) or permanent Severe Cognitive Impairment.
- No waiting period.
- Available to spouse and dependent if employer offers separate certificate for their coverage.
- No upfront premium as it is part of the base policy, but once activated a fee is deducted from the payout.
- Paid to insured at 75% of the face value of the policy minus a processing fee (based on age). The remaining 25% of the policy will remain intact as the death benefit (payment reduces the certificate's death benefit and any cash value).

Aflac positioning

- Accelerated Death Payment for a Chronic Condition Rider (living benefit) is available as an add-on rider on both Whole and Term Life certificates. However, the overall annual premium (to include the rider) is still lower in most cases.
- There are no additional underwriting restrictions for the Accelerated Death Payment for a Chronic Condition Rider beyond that for the base plan.
- Accelerates the death benefit due to a chronic condition. Chronic condition is the permanent inability to perform without substantial assistance from another individual two or more Activities of Daily Living (ADLs) or permanent Severe Cognitive Impairment and similar forms of dementia.
- While MassMutual only offers a lump sum payment option with an assessed fee at time of activation, Aflac offers both a lump sum and a periodic payment option with no fee. This allows the certificate holder to choose the payout option based on his/her needs.
- The fee assessed by MassMutual at time of activation is deducted from the face amount and reduces payout amount. With Aflac, a fee is not deducted from the payout amount.

Source: Massachusetts Mutual Life Insurance Company Group Whole Life Insurance Certificate Chronic Care Endorsement Accelerated Death Benefit for Chronic Illness (MM-GCCB-2019)

American Family Life Assurance Company of Columbus Whole Life Policy and Certificate Q60100M and Q60100C; Term Life Policy and Certificates ICC18Q60200M, ICC18Q60200C, ICC18Q60300C, ICC18Q60400C

Marketing materials

Available on One Aflac

- Employer flyer – Aflac Whole Life
- Employer flyer – Aflac Term Life
- Tip Sheets
- Broker flyer
- Don't Miss Out On Life Virtual Backdrop available for download
- And much more!

NOTE: Consumer materials are available on Aflac Sales Marketplace.

Frequently Asked Questions

Q: Since this is a group product, do I have to be group certified to add this to my sales portfolio?

A: No, you do not have to have a group certification in order to offer the Aflac Life product.

Q: When enrolling employees in Aflac Life, is paper or Everwell® the preferred method?

A: Paper enrollment is not recommended for Aflac Life. The quoting process can become cumbersome and difficult to calculate, which could lead to pended business. Everwell has been programed to handle all of the quoting and to walk you through the process from beginning to end, helping to ensure your business is processed expeditiously.

Q: Do I need to update the account's number of benefit-eligible employees?

A: Yes. Please ensure the number of benefit-eligible employees is correct on the master application or the account participation for guaranteed-issue will be incorrect. If the number of benefit-eligible employees is incorrect and employee applications have been written, a new master application must be completed with the correct number of employees. Please note number of benefit-eligible employees may not be the same as total number of employees.

Q: Is guaranteed-issue available to all accounts?

A: Aflac Life is available to all industries; however, guaranteed-issue is available only to industries "A", "B", "C" and "E." Industry "D" does not qualify for guaranteed-issue. In addition, accounts with less than three benefit-eligible employees do not qualify for guaranteed-issue.

Q: When does the GI enrollment date window begin for guaranteed-issue?

A: The GI enrollment date window must now be set by the agent and no longer defaults to 45 days.

- The GI enrollment date window must be set at no less than five days and no more than 45 days.
- The GI enrollment date window end date must not go past the account open enrollment window.
- Ensure all Q60000 applications are transmitted to HQ before the end of the GI enrollment date window (this will not automatically happen in Everwell until the end of the larger account open enrollment window).

Q: Will the employee applications be available in Everwell once the master policies are issued?

A: Once the master policies are issued, associates must click “group refresh” in Everwell before employees can complete their applications.

Q: Are the riders available to all accounts?

A: The following riders are available only to accounts with 10 or more benefit-eligible employees:

- Accelerated Death Payment for a Chronic Condition Rider (Series Q60056).
- Restoration of the Payment of Death Proceeds Rider (Series Q60057).
- Extension of Chronic Condition Periodic Payments Rider Series Q60058).

In addition, the Line of Duty Death Benefit Rider is only available to purchase for first responders in select public sector accounts. Once the account selects this rider on the master application, then it will be a selectable rider option for the applicant to choose and purchase on the employee application. However, this rider is **ONLY** for first responders in public sector accounts. It will be up to the applicant to know whether or not they are a first responder. If the applicant is not a first responder, benefits won't be payable based on the rider language.

Q: Can an employer select the Accelerated Death Payment for a Chronic Condition Rider for Aflac Whole Life and Aflac Term Life?

A: No, the employer may only select Accelerated Death Payment for a Chronic Condition Rider for their employees to purchase for Aflac Whole Life OR Aflac Term Life, not both.

Q: Can an employee choose to not select the riders that have been chosen by the employer?

A: No, the employee will automatically receive whatever riders have been selected by their employer on the master application.

Q: In what increments can the face amount be purchased?

A: Face amounts can be purchased in \$1,000 increments.

Q: How should additional beneficiaries be notated?

A: To add additional beneficiaries to the employee application, the Additional Beneficiary Designation Supplemental Form (BEN001) must be completed. For paper applications, include “Type of Policy/Certificate” (Whole or Term Life) in the first box to ensure it is correctly paired with the employee application. In addition, the form must include the applicant's signature and date or it will pend for missing information.

Q: What is the definition of a “first responder”?

A: A first responder is a person serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, firefighter, or member of a public rescue squad or ambulance crew. Law enforcement officer includes police, corrections, probation, parole, and transit police. First responder does not include members of the military.

Q: Since this is a group product managed by Columbus teams, how do I handle an account that is currently administered through Columbia and I need to combine the billing?

A: There is a combined billing service that can be established for any shared case. Reach out to your market trainer for assistance.

Q: Can an employee purchase a face amount other than \$10,000 for their guaranteed purchase option (GPO) enrollment?

A: No. If the account's guaranteed-issue maximum is \$50,000 and the employee purchased \$45,000

guaranteed-issued at their initial life open enrollment, then the employee is unable to purchase GPO coverage. The GPO face amount is \$10,000 and adding GPO coverage would go over the \$50,000 account guaranteed-issue maximum. Please note: GPO certificate premium will be at the attained age.

Product forms

The forms listed below are base forms. Please use [EPIC](#) and [Web Ordering](#) to locate your state specific forms.

Premium Rate Booklet MRS103
Master Application (Employer) Q60006
Employee Application form Q60001
Whole Life Master Policy Q60100M
Term Life Master Policy Q60200M
Whole Life Certificate Q60100C
10-Year Term Life Policy Q60200C
20-Year Term Life Policy Q60300C
30-Year Term Life Policy Q60400C
Spouse 10-Year Term Rider Q60050
Spouse 20-Year Term Rider Q60051
Spouse 30-Year Term Rider Q60052
Child Term Life Rider Q60053
Waiver of Premium Benefit Rider Q60054
Accidental Death Benefit Rider Q60055
Accelerated Death Payment for a Chronic Condition Rider Q60056
Restoration of the Payment of Death Proceeds Rider Q60057
Extension of Chronic Condition Periodic Payments Rider Q60058
Line of Duty Death Benefit Rider Q60059
Paid-Up Whole Life Certificate Q6010PC
Guaranteed Purchase Option Whole Life Certificate Q60GPC
Whole Life Brochure Q60175
Term Life Brochure Q60275
Waiver of Premium Benefit Rider Insert Q60074
Accidental Death Benefit Rider Insert Q60075
Accelerated Death Payment for a Chronic Condition Rider Insert (Aflac Term Life) Q60076T
Accelerated Death Payment for a Chronic Condition Rider Insert (Aflac Whole Life) Q60076W
Restoration of the Payment of Death Proceeds Rider Insert Q60077
Extension of Chronic Condition Periodic Payments Rider Insert Q60078
Line of Duty Death Benefit Rider Insert Q60079
Life Insurance Buyer's Guide A8947R09
Non-forfeiture Values Chart M1711Q60
Policy Service form A64015
Exchange Application A-1790
Life Cancellation Request form M1174
Statement of Understanding A13072SURE
The Effect of an Accelerated Death Payment for a Terminal Illness form – Whole Life Q60130

Accelerated Death Payment Notice form (Terminal Illness) – Whole Life Q60131
The Effect of an Accelerated Death Payment for a Terminal Illness form – Term Life Q60230
Accelerated Death Payment Notice form (Terminal Illness) – Term Life Q60231
The Effect of an Accelerated Death Payment for a Chronic Condition form – Whole Life Q60330
Accelerated Death Payment Notice form (Chronic Condition) – Whole Life Q60331
The Effect of an Accelerated Death Payment for a Chronic Condition form – Term Life Q60430
Accelerated Death Payment Notice form (Chronic Condition) – Term Life Q60431
Guaranteed Purchase Option Application form Q60GP02