Aflac Term Life
Group Insurance

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

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

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

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

Aflac Term Life Insurance

Face amounts up to $500,000[1]	Accidental death benefit rider
Issue Ages: 18-70[2]	Accelerated death payment for a chronic condition rider
Advanced claims payment	Optional 10-year, 20-year or 30-year term life spouse rider
Accelerated death payment for a terminal illness	Optional child term life rider
Waiver of premium benefit rider	

Guaranteed-issue options[3]

Number of benefits-eligible employees	Maximum guaranteed-issue amount	Number of applications to meet participation	Maximum 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

Accelerated death payment for terminal illness

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

Advanced claim payment

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

Waiver of premium benefit rider

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

Accidental-death benefit rider

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

Accelerated death payment for a chronic condition rider

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

Riders available for employees to choose

- 10-year, 20-year or 30-year term life spouse rider: 50% of the certificate's face amount up to $50,000.
- Child term life rider: $15,000 for each insured child. Each child is covered up to the age of 25.

[1] Certain face amounts may not be available. Underwriting requirements apply.
[2] Issue ages vary based on term chosen.
[3] Subject to certain conditions.

In Delaware, Policies Q60200M. In Arkansas, Idaho, Oklahoma, Oregon & Texas, Policies ICC18Q60200M. This is a brief product overview only. Coverage may not be available in all states, including but not limited to NJ, NY or VA. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

Coverage is underwritten by American Family Life Assurance Company of Columbus.
Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999

Rate sheet

Weekly premium rates for New Jersey Payroll account in industry Class B.

Aflac Term Life Q60000 - 10 Year Term (Series Q60000)

Benefit amount: $20,000–$500,000

1 unit ($1,000)

Age	Tobacco	Non-tobacco
18	$0.03	$0.05
19	$0.03	$0.05
20	$0.03	$0.05
21	$0.03	$0.05
22	$0.03	$0.05
23	$0.03	$0.05
24	$0.03	$0.05
25	$0.03	$0.05
26	$0.03	$0.05
27	$0.03	$0.05
28	$0.03	$0.05
29	$0.03	$0.05
30	$0.03	$0.05
31	$0.03	$0.05
32	$0.03	$0.05
33	$0.03	$0.05
34	$0.03	$0.06
35	$0.03	$0.06
36	$0.04	$0.07
37	$0.04	$0.08
38	$0.04	$0.08
39	$0.04	$0.09
40	$0.05	$0.10
41	$0.05	$0.12
42	$0.05	$0.13
43	$0.06	$0.14
44	$0.06	$0.15
45	$0.07	$0.16
46	$0.08	$0.18
47	$0.08	$0.19
48	$0.09	$0.21
49	$0.10	$0.23
50	$0.10	$0.25
51	$0.11	$0.28
52	$0.12	$0.30

Rate sheet

Weekly premium rates for New Jersey Payroll account in industry Class B.

Aflac Term Life Q60000 - 10 Year Term (Series Q60000) | Benefit amount: $20,000–$500,000 | 1 unit ($1,000)

Continued

Age	Tobacco	Non-tobacco
53	$0.13	$0.33
54	$0.14	$0.37
55	$0.16	$0.40
56	$0.17	$0.44
57	$0.19	$0.47
58	$0.21	$0.51
59	$0.23	$0.56
60	$0.26	$0.60
61	$0.28	$0.64
62	$0.31	$0.67
63	$0.34	$0.71
64	$0.37	$0.75
65	$0.41	$0.80
66	$0.46	$0.86
67	$0.52	$0.93
68	$0.58	$1.00
69	$0.60	$1.17
70	$0.65	$1.21

Rate sheet

Weekly premium rates for New Jersey Payroll account in industry Class B.

Aflac Term Life Q60000 - 20 Year Term (Series Q60000)

Benefit amount: $20,000–$500,000

1 unit ($1,000)

Age	Tobacco	Non-tobacco
18	$0.03	$0.05
19	$0.03	$0.05
20	$0.03	$0.05
21	$0.03	$0.05
22	$0.03	$0.05
23	$0.03	$0.05
24	$0.03	$0.05
25	$0.03	$0.05
26	$0.04	$0.05
27	$0.04	$0.05
28	$0.04	$0.06
29	$0.04	$0.06
30	$0.04	$0.06
31	$0.04	$0.06
32	$0.04	$0.06
33	$0.04	$0.06
34	$0.04	$0.07
35	$0.04	$0.07
36	$0.05	$0.08
37	$0.05	$0.10
38	$0.05	$0.10
39	$0.06	$0.11
40	$0.06	$0.12
41	$0.07	$0.13
42	$0.08	$0.14
43	$0.08	$0.16
44	$0.09	$0.18
45	$0.10	$0.20
46	$0.10	$0.21
47	$0.10	$0.23
48	$0.10	$0.26
49	$0.11	$0.28
50	$0.12	$0.31
51	$0.14	$0.33
52	$0.15	$0.36

Rate sheet

Weekly premium rates for New Jersey Payroll account in industry Class B.

Aflac Term Life Q60000 - 20 Year Term (Series Q60000) | Benefit amount: $20,000–$500,000 | 1 unit ($1,000)

Continued

Age	Tobacco	Non-tobacco
53	$0.17	$0.39
54	$0.19	$0.42
55	$0.22	$0.46
56	$0.24	$0.50
57	$0.29	$0.54
58	$0.32	$0.58
59	$0.36	$0.63
60	$0.40	$0.68

Rate sheet

Weekly premium rates for New Jersey Payroll account in industry Class B.

Aflac Term Life Q60000 - 30 Year Term (Series Q60000)

Benefit amount: $20,000–$500,000

1 unit ($1,000)

Age	Tobacco	Non-tobacco
18	$0.04	$0.07
19	$0.04	$0.07
20	$0.04	$0.07
21	$0.04	$0.07
22	$0.04	$0.07
23	$0.04	$0.07
24	$0.04	$0.07
25	$0.04	$0.07
26	$0.04	$0.07
27	$0.04	$0.07
28	$0.05	$0.07
29	$0.05	$0.07
30	$0.05	$0.07
31	$0.05	$0.08
32	$0.05	$0.08
33	$0.06	$0.09
34	$0.06	$0.10
35	$0.06	$0.11
36	$0.07	$0.12
37	$0.07	$0.13
38	$0.08	$0.14
39	$0.09	$0.15
40	$0.10	$0.16
41	$0.10	$0.17
42	$0.11	$0.19
43	$0.12	$0.20
44	$0.14	$0.22
45	$0.15	$0.23
46	$0.18	$0.27
47	$0.19	$0.29
48	$0.21	$0.30
49	$0.22	$0.32
50	$0.24	$0.35

RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

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