Aflac Term Life

GROUP TERM LIFE INSURANCE

You can count on Aflac for Life.

Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

AFLAC TERM LIFE

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Policies ICC18Q60200C, ICC18Q60300C, ICC18Q60400C

LI GT

Is your family protected if something happens to you?

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

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

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

Face Amounts

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

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

Aflac also offers the option of guaranteed-issue[2] term life coverage. Ask your Aflac representative for details.

Issue Ages

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

[1]Certain face amounts may not be available. Underwriting requirements apply.
[2]Subject to certain conditions.

Your financial security is our priority.

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

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

Why choose Term Life insurance?

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

Advantages:

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

How it works

AFLAC GROUP TERM LIFE

FACE AMOUNT
$200K

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ACCELERATED DEATH PAYMENT FOR A TERMINAL ILLNESS TO NAMED INSURED
(50% OF FACE AMOUNT)
$100K

=

DEATH BENEFIT
$200K - $100K = $100K
REMAINING TO BENEFICIARY AT TIME OF NAMED INSURED'S DEATH

—

ADVANCED CLAIM PAYMENT
$5,000
AT TIME OF NAMED INSURED'S DEATH TO HELP WITH IMMEDIATE EXPENSES

$95K

YOUR BENEFICIARY RECEIVES THIS AMOUNT

AT TIME OF NAMED INSURED'S DEATH

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

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on coverage selected. Optional riders are available at an additional cost. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete benefit details, definitions, limitations and exclusions.

HOW MUCH LIFE INSURANCE DO I NEED?

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

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

Life insurance needs worksheet:

IMMEDIATE NEEDS

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

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

LONG-TERM NEEDS

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

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

$ _____ X _____ = $ _____

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

AVAILABLE ASSETS

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

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

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

ESTIMATED AMOUNT OF LIFE INSURANCE NEEDED = $ _____

AMOUNT OF AFLAC LIFE INSURANCE ACTUALLY APPLIED FOR: $ _____

WHAT IS COVERED?

ADVANCED CLAIM PAYMENT - PRIMARY INSURED ONLY	Aflac may pay $5,000 upon the death of the named insured and notification by the beneficiary. Benefits can be used to help with immediate needs such as funeral or other unexpected expenses. The death benefit will be reduced by this amount.
ACCELERATED DEATH PAYMENT FOR A TERMINAL ILLNESS - PRIMARY INSURED ONLY	Aflac will pay up to 50 percent of the face amount selected if the named insured is diagnosed with a terminal illness. The payment can help you and your loved ones with the expenses of a terminal illness, such as home nursing care, special equipment and hospitalization. The benefit will be paid only once.

OPTIONAL RIDERS

SPOUSE 10-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60050) (ISSUE AGES 18-70)	Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of $50,000, for life insurance coverage on the named insured's spouse.
SPOUSE 20-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60051) (ISSUE AGES 18-60)	Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of $50,000, for life insurance coverage on the named insured's spouse.
SPOUSE 30-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18Q60052) (ISSUE AGES 18-50)	Aflac will pay up to 50 percent of the certificate's face amount, up to a maximum of $50,000, for life insurance coverage on the named insured's spouse.
CHILD TERM LIFE INSURANCE RIDER (RIDER ICC18Q60053) (ISSUE AGES 14 DAYS-19 YEARS)	Aflac will pay $15,000 for life insurance coverage for each insured dependent child up to age 25. To become insured, the child must be at least 14 days old and younger than 20 years old at the time of application. Insurance on each newborn child will become effective on the later of: (1) the date the child attains the age of 14 days, or (2) the date the child is first released from the hospital after birth.

REFER TO THE CERTIFICATE AND RIDERS FOR COMPLETE BENEFIT DETAILS, DEFINITIONS, LIMITATIONS AND EXCLUSIONS.

LIMITATIONS AND EXCLUSIONS

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

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

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

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

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

TERMS YOU NEED TO KNOW

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

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

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

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

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

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

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

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

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

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

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

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

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

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