

# AFLAC GROUP WHOLE LIFE INSURANCE

## Help your clients protect what matters most.

The ability to earn a living and provide for their family is one of the most important assets an employee can have. But what happens in the event of an employee's unexpected death? By offering your clients Aflac Group Whole Life Insurance, you'll help see their employees' loved ones through difficult times.

*Group Whole Life plans designed with their business in mind.*

Aflac understands that your clients want to help protect their employees, attract and retain talent, and keep an eye on the bottom line. By offering Aflac Group Whole Life Insurance, you can help them do it all by delivering powerful protection from a name businesses have trusted for more than 60 years. **Group Whole Life Insurance** pays cash benefits that help take care of an employee's burial/funeral expenses, uninsured medical costs, income replacement, debts and more.

Let the numbers speak for themselves:

FACT NO. 1

# 70 MILLION

Americans know they need more life insurance.<sup>1</sup>

1 Facts about Life 2015, LIMRA, 2015.

## Why choose Aflac Group?

Helping your clients get the most out of their plans is our policy.

“With Aflac Group plans there's a better chance to provide a solution for clients.”

**Arthur Grutt**

The Cambridge Organization – Broker, EVP



## Deliver standout protection. Differentiate your business.

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

### Face Amount:

- Employee: \$5,000, up to \$300,000
- Spouse: \$5,000, up to \$100,000
- Dependent Children: \$10,000 or \$25,000 or \$10,000 child term rider

### Issue Age (may vary by situs state):

- Employee and Spouse: 18-70
- Dependent Children: 15 days-25 years

### Non Forfeiture Options:

- Cash Surrender
- Extended Term Insurance
- Reduced Paid-up Insurance

### Accelerated Benefit Rider

- Benefit payable when insured is diagnosed with a qualifying event
- Maximum benefit up to one-half of the eligible death benefit
- Benefit can be paid as a one time lump sum amount or a monthly amount of 4% of the benefit
- Employee and spouse only

### Waiver of Premium Benefit Rider

- Waives premium after employee has been totally disabled for four consecutive months
- Issue ages 18-55
- Terminates at age 60
- Employee only

### Accidental Death Benefit Rider

- Provides an additional benefit equal to the face amount if insured dies within 90 days after injuries are incurred as the result of a covered accident
- Maximum: \$300,000
- Terminates at age 65
- Issue ages 18-60
- Employee and spouse only

### Guaranteed Issue Underwriting:

#### 250-499 benefit-eligible employees

- 15% employee participation in WL = \$40,000 for employee and \$5,000 for spouse

#### 500-999 benefit-eligible employees

- 15% employee participation in WL = \$50,000 for employee and \$10,000 for spouse

#### 1,000-2,999 benefit-eligible employees

- 15% employee participation in WL = \$75,000 for employee and \$25,000 for spouse

#### 3,000 or more benefit-eligible employees

- 15% employee participation in WL = \$100,000 for employee and \$25,000 for spouse

The \$10,000 Child Term Rider is offered on a guaranteed-issue basis.

Minimum participation requirement to accept group must be met.

### Spouse Coverage:

- Employee must apply in order for spouse to be eligible for coverage. (Based on underwriting, spouse coverage will be issued even if employee is declined).
- Spouse coverage is limited to a maximum of employee election up to \$100,000.

### Child Coverage:

- Employee must apply in order for dependent to be eligible for coverage.
- Dependent children may be covered under the Child Term Rider or under a separate certificate.
- No child can be covered for more than \$25,000 through a combination of separate certificates and child term rider.
- Child Term Rider coverage may be converted to a whole life individual policy.

## Contact your Aflac Broker Sales Professional today for a proposal and rates.

aflacgroupinsurance.com | 1.800.433.3036

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Continental American Insurance Company | Columbia, South Carolina

This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

\*Based on company statistics, December 31, 2016.