Find out more about Aflac products at aflac.com/brokers.



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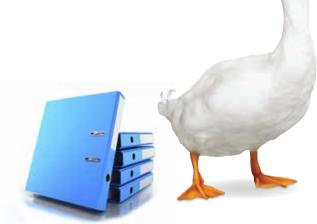
Product Overview

Clients come in all sizes and types and have many different needs. Aflac's product portfolio is designed to help you fit any voluntary need for any size client.

For accounts with at least 100 employees, Aflac's group plans provide coverage that is easy to enroll and administer, and all of them are offered on a guaranteed-issue basis. For accounts under 100 employees, we have full suite of individual products to fit any need. The Aflac individual products are portable and guaranteed renewable.

Best of all, these plans can be enrolled through multiple platforms and methods. Call center, online, face-to-face or through one of our many enrollment partners – you select the option that best meets the needs of your client.

At Aflac we have more of what you and your clients want and need than ever before.



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AFLAC GROUP¹

PRODUCT	FEATURES
Group Critical Illness	 Lump sum benefit paid directly to the insured upon initial diagnosis of a covered critical illness (unless otherwise assigned) 50% child benefit at no additional cost Additional Occurrence and Reoccurrence Benefits Annual Health Screening Benefit
Group Accident	 24-hour and nonoccupational coverage A Wellness Benefit for covered preventive screenings Transportation and Lodging benefits An Emergency Room Treatment Benefit Coverage for certain serious conditions, such as coma and paralysis An Accidental-Death Benefit A Dismemberment Benefit Optional Sickness Rider
Group Supplemental Hospital Indemnity	 Hospital Confinement Benefit Hospital Admission Benefit Hospital Intensive Care Benefit Surgical and Anesthesia Benefit Emergency Room / Physician Benefit Out-of-Hospital Prescription Drug Benefit Well Baby Care Benefit (if dependent children coverage is selected) Out-of-Hospital Prescription Drug Benefit
Group Dental	 No deductibles No annual premium reviews Three coverage options (Basic, Standard, and Premier) Guaranteed-issue No coordination of benefits (you can use any dentist you choose)
Group Disability Advantage	 24-hour and nonoccupational coverage Mental Illness Limited Benefit Optional Alcoholism and Drug Abuse Limited Benefit Optional Partial Disability Benefit Portable coverage
Group Whole Life	 Whole life insurance protection Employee coverage up to \$100,000 Spouse coverage up to \$50,000 Child coverage up to \$25,000 or \$10,000 Child Term Rider covers all dependent children Builds cash value Benefits include Accidental-Death, Waiver of Premium, and Accelerated-Death Benefits
Group Term Life	 Coverage available for 5, 10, 15, 20 or 30-year planned level premium term(s). Employee up to \$100,000. Spouse up to \$50,000 (not to exceed 50% of employee's coverage). Child up to \$25,000 (not to exceed employee's coverage). Optional Waiver of Premium benefit (employee only)

¹Group coverage is underwritten by Continental American Insurance Company, which is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. In California, group coverage is underwritten by Continental American Life Insurance Company. In New York, group coverage underwritten by American Family Life Assurance Company of New York. Plans may not be available in all states and benefits may vary by state. The coverage described here is subject to plan limitations, exclusions, and provisions.

AFLAC INDIVIDUAL²

PRODUCT	FEATURES
Accident	Accident Emergency Treatment Benefit Initial Accident Hospitalization Benefit Accidental-Death Benefit Specific-Sum Injuries Benefit
Cancer/Specified-Disease	 Initial Treatment Benefit Hospital Confinement Benefit Injected and Oral Chemotherapy Benefits Radiation Therapy Benefit Surgical/Anesthesia Benefit Ambulance, Transportation, and Lodging Benefits
Short-Term Disability	 Selection of: Monthly benefit amount Elimination period Benefit period Guaranteed-renewable to age 70 Benefits paid directly to you, unless you choose otherwise Benefits paid regardless of any other insurance Available on a guaranteed-issue basis
Specified Health Event	Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits: for coma, stroke, paralysis, heart attack, end-stage renal failure, major third-degree burns, coronary artery bypass surgery, and major human organ transplant
Hospital Confinement Indemnity	 Hospital Confinement Benefits HSA-Compatible Policy available
Dental	 No networks Portable Guaranteed-renewable No deductible Pays regardless of any other insurance you have Easy to understand
Lump Sum Critical Illness	 Pays a lump sum benefit up to \$30,000 for a Critical Illness Event: Heart Attack, Stroke, Coma, Paralysis, Major Human Organ Transplant, End-Stage Renal Failure Pays an unlimited benefit for a recurrence of the same Critical Illness Event or an occurrence of a different Critical Illness Event
Hospital Intensive Care	 Pays a daily benefit for confinement in a hospital intensive care unit or a step-down intensive care unit Ambulance Benefit Major Human Organ Transplant Benefit
Hospital Confinement Sickness Indemnity	 Physician Visits Benefit Major Diagnostic Exams Benefit Surgical Benefit Initial Hospitalization Benefit
Vision	 No network restrictions Eye Examination Benefit Vision Correction Benefit Eye Surgery Benefit Specific Eye Disease/Disorders Benefit
Life	 Whole and Term Life coverage available Optional Spouse Rider (10-, 20-, or 30-year term) Optional Child Term Life Rider Optional Waiver of Premium Benefit Rider Accidental-Death Benefit Rider

²Individual coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, individual coverage is underwritten by American Family Life Assurance Company of New York. Policies may not be available in all states, and benefits may vary by state.