### Short-Term Disability Comparison

#### Company
- **AFLAC**
- **CARRIER H**
- **CARRIER I**
- **CARRIER J**
- **CARRIER K**

#### A.M. Best Rating
- **Superior**
- **A**
- **A-**

#### Product Platform
- Individual
- Group

#### Common Product Features
- **Premium Rates**
- **Benefits**
- **Portability**
- **Guaranteed-Renewable**
- **On-the-Job Coverage**

#### Risk
- **AAA**
- **AA**
- **A**
- **A-**

#### Total Disability Definition
- Being under the care of a physician due to a condition that causes you to be unable to perform the material and substantial duties of your full-time job, and not working at any job.

#### Full-Time Job
- 19+ hrs/wk
- 18-19 hrs/wk

#### Waiver of Premium
- After 90 days (or elimination period, whichever is greater), premium waived until benefit period expires.

#### Eligibility
- Minimum $9,000, 19 hrs. per week
- Full-time by employee; $10,000/yr
- Full-time, 25 hrs/wk; $8,000/yr
- Full-time, 30 hrs/wk; $8,000/yr
- Full-time, 20 hrs/wk; benefits-eligible employees
- Full-time, 20 hrs/wk

#### Quoted-Renewable
- Yes, age 75
- No

#### Portable
- Yes

#### Guaranteed-Issue
- 3 and 6 months; up to $3,000/month
- up to $3,000/month

#### Coordination of Benefits
- Various by state and requirements of that state.

#### Issue Ages
- 18-74

#### Premium Rates
- Ages 18-49 $28.60
- 50-64 $29.90
- 65-69 $30.20
- 70+ $31.60

### Short-Term Disability Comparison Table

<table>
<thead>
<tr>
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<tbody>
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<td>Product Platform</td>
<td>Individual</td>
<td>Group</td>
<td>Individual</td>
<td>Group</td>
<td>Individual</td>
</tr>
</tbody>
</table>

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Policies, plans, benefits and rates may vary. Please see the policy or plan for complete details, definitions, limitations, and exclusions.
Aflac is the only insurance company to be simultaneously recognized as a Fortune 500 company, one of the 100 Best Companies to Work For by FORTUNE, one of FORTUNE’s World’s Most Admired Companies, and one of the World’s Most Ethical Companies by Ethisphere magazine.

**Aflac Accolades**

Aflac has an individual disability plan available for unions.

Aflac’s individual product provides a disability benefit for policyholders who become unemployed or work less than 19 hours per week at the time of disability.

Aflac plans do not coordinate benefits with other sources of disability income.

Convertibility feature on Aflac’s version of group disability allows portability.

*Exact details, benefits, limitations, and exclusions may vary according to availability, as well as within specific Aflac Group plans or Aflac individual policies.

**Comparison**

<table>
<thead>
<tr>
<th>Customization</th>
<th>INDIVIDUAL PLATFORM</th>
<th>GROUP PLATFORM</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account Size</strong></td>
<td>Small and medium accounts</td>
<td>Large accounts</td>
</tr>
<tr>
<td><strong>Participation</strong></td>
<td>No Participation requirements</td>
<td>Participation requirements</td>
</tr>
<tr>
<td><strong>Portability</strong></td>
<td>Portable</td>
<td>Portable</td>
</tr>
<tr>
<td><strong>Pricing</strong></td>
<td>Level premium (premiums may change by class)</td>
<td>Group-specific rates, regardless of where employees live</td>
</tr>
<tr>
<td><strong>Underwriting</strong></td>
<td>Guaranteed-issue, simplified guaranteed-issue options</td>
<td>Guaranteed-issue, simplified guaranteed-issue</td>
</tr>
<tr>
<td><strong>Guaranteed-Renewable</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Enrollment</strong></td>
<td>Worksite – face-to-face, Web</td>
<td>Employer driven – laptop, call center, Web</td>
</tr>
<tr>
<td><strong>Billing</strong></td>
<td>Bank draft, credit card, payroll</td>
<td>Payroll</td>
</tr>
</tbody>
</table>

**Short-Term Disability Comparison**

**AFLAC PRODUCT ADVANTAGES FOR INDIVIDUAL AND GROUP SHORT-TERM DISABILITY**

- Aflac’s flexible billing options allow payroll rates on individual plans without a deduction slot.
- Aflac’s various product platforms include individual and group disability coverage to meet the needs of all employers.
- Aflac has an individual disability plan available for unions.
- Aflac’s individual product provides a disability benefit for policyholders who become unemployed or work less than 19 hours per week at the time of disability.
- Aflac plans do not coordinate benefits with other sources of disability income.
- Convertibility feature on Aflac’s version of group disability allows portability.

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