

Short-Term Disability Comparison

Company	AFLAC			CARRIER H		CARRIER I		CARRIER J	CARRIER K	
A.M. Best Rating	A+ SUPERIOR			A+ SUPERIOR		A EXCELLENT		A+ SUPERIOR	A EXCELLENT	
Product Platform	Individual ¹ (A57600)	Group ² (C50000)	Group ³ (A57300)	Individual	Group	Individual	Group	Group	Individual	Group ¹
Common Product Features	1 plan <i>Optional Riders:</i> Disability Benefit for On-the-Job Rider, Additional Units of Disability Benefit Rider	2 plans (24-Hour and Off-Job) <i>Riders:</i> Pre-Existing Conditions, Mental Illness Limited Benefit, Alcohol and Drug Addiction Limited Benefit	1 plan <i>Riders:</i> None	1 plan <i>Riders:</i> Optional On-the-Job Injury Rider, Optional Accidental-Death and -Dismemberment Rider	1 plan <i>Riders:</i> None	2 plans (24-Hour and Off-Job/ Sickness Only) <i>Riders:</i> Health Screening Rider	3 plans <i>Riders:</i> None	1 plan <i>Riders:</i> Hospital Indemnity, AD&D, Occupational Benefit, Survivor Benefit, Accelerated Benefit for Terminal Illness	1 plan <i>Riders:</i> Mental Illness Rider Pre-Existing Condition Waiver Rider	1 plan <i>Riders:</i> None
Benefit Periods	3, 6, 12, 18 or 24 months	3, 6, or 12 months	3, 6, 9, or 12 months	3, 6, 12, or 24 months	3, 6, 12, or 24 months	3, 6, 12, or 24 months	3, 6, 12, or 24 months	3, 6, 12, 24 months	3, 6, 12, 24, or 60 months	9 to 52 weeks
Elimination Periods	0/7, 7/7, 0/14, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180	0/7, 7/7, 0/14, 14/14, 30/30, 90/90	0/7, 0/14, 7/7, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180	0/7, 7/7, 0/14, 14/14, 30/30, 90/90, 180/180	0/7, 0/14, 0/30, 7/7, 14/14, 30/30	0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180	0/7, 0/14, 0/30, 7/7, 14/14, 30/30, 60/60, 90/90, 180/180	0/7, 7/7, 0/14, 14/14, 30/30, 60/60, 90/90, 180/180	0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180	0/7, 7/7, 14/14, 30/30
Min/Max. Monthly Benefit	\$500–\$6,000 (subject to income requirements)	\$300–\$6,000	\$400–\$5,000	\$400–\$5,000	\$300–\$6,000	\$400–\$5,000	\$400–\$3,000	\$300–\$10,000	\$400–\$5,000	Max: \$2,500
Income Replacement	Sold in units based upon a sliding scale	Up to 60% of salary (up to 40% of salary in states with state disability)	Sold in units based upon a sliding scale	Max: 60% of salary	Max: 60% of salary	Max: 66-2/3% of salary	Max: 50% of salary	Max: 60% of salary, *Up to 80% if issued under Section 125 plan	Max: 60% of salary	50%, 60% or 66 2/3%
On-the-Job Coverage	Optional rider available	Available. On-the-job disabilities paid at 40% of selected benefit amount.	Not available	Optional rider	Optional	Available	Available	None	Available	Not available
Partial Disability Definition	Being under the care and attendance 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, but able to work at any job earning less than 80% of your annual income of your full-time job at the time you became disabled.	Being under the care and attendance of a Doctor due to a condition that causes his inability to perform the material and substantial duties of his Full-Time Job. To qualify as Partial Disability, the Insured is able to work at any job earning less than 80 percent of the Base Annual Pay of his Full-Time Job at the time he became disabled; pays 50% of benefit; max. of 3 months	Included in the definition of total disability	Working less than 25 hours per week; must have received total disability benefit for 1 month; pays 50% of monthly benefit for max. of 3 months	Able to perform some of the duties of own occupation, earning less than 20–80% of income; payments based on percentage of income lost due to disability	Working less than 20 hours per week; must have received total disability benefit for 1 month; pays 50% of monthly benefit for max. of 3 months	N/A	Able to perform one or more, but not all of material and substantial duties on a full- or part-time basis, or able to perform some or all duties of another occupation on a full- or part-time basis; max 6 consecutive months; 50% of disability, sum of partial, salary earned while receiving partial and income from other sources not to exceed 100% of predisability monthly salary	None	Ability to perform some of the duties of own occupation with a 20% or more loss in weekly earnings; must be totally disabled first; if loss is greater than 80%, full benefits will be paid; if loss is 20% to 80%, the insured will receive a percentage of loss earnings *Termed Residual Disability
Total Disability Definition	Being under the care and attendance 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.	None	An Employee's continuing inability to perform the material and substantial duties of their full-time job. The employee must also be under the care and attendance of a physician for their condition.	None	None	None	None	None	None	None
Full-Time Job	19+ hrs/wk	19+ hrs/wk	Classified full-time by employer	25+ hrs/wk, employed for at least the last 3 months	None	20+ hrs/wk	20+ hrs/week; permanent, benefits-eligible employees	20+ hrs/wk	20+ hrs/wk	Employer choice (20, 30, or 40 hrs/wk)
Waiver of Premium	After 90 days (or elimination period, whichever is greater), premium waived until benefit period expires.	Yes	None	Yes	Yes	Yes	None	Yes	Yes	None
Eligibility	Full-time, 19 hrs/wk, \$9,000/yr	Min income \$9,000; 19 hrs. per week	Full-time by employer, \$10,000/yr	Full-time, 25 hrs/wk, \$8,000/yr	Full-time, 30 hrs/wk, \$8,000/yr	Full-time, 20 hrs/wk, \$12,000/yr	Full-time	Full-time, 20+ hrs/week	Full-time, 20 hrs/wk	Varies by group (assumed)
Guaranteed-Renewable	Yes, to age 75	No	Guaranteed-renewable to 70	Yes, to age 70	No	Yes, to age 70	No	No	Yes, to age 72	No
Portability	Yes	Yes, once effective, coverage may be portable with the same benefits, plan provisions, and rate; when the group policy terminates, this option ends. Must pay required premiums to continue coverage. Other stipulations may apply. See plan certificate or brochure for more details.	Yes, to individual product	Yes	Yes *Continue at same group rates for up to 24 months if previously insured for 12 months	Yes	No	No	Yes	No
Guaranteed-Issue	3 or 6 months; up to \$3,000/month A, B, or C industries	Guaranteed-issue up to \$3,000 monthly benefit and participation requirement. *Knockout questions for amounts past the limit	Actively at work and salary requirement for GI, 6 questions for SI, full underwriting for additional amounts over SI	Simplified issue up to 50% of income replacement; *Guaranteed issue feature (100+ employees, 25% participation)	Guaranteed issue; *Late entrants subject to evidence of insurability	Simplified issue up to 50% of income replacement *Guaranteed Issue feature (100+ employees, 25% participation)	Guaranteed issue *Late entrants subject to evidence of insurability	GI (2 eligibility questions), Conditional GI (4 questions), and SI (all questions); if participation met, varies by group size	Simplified issue up to 60% of income replacement; *Guaranteed issue feature (100+ employees, 20% participation)	Guaranteed issue
Coordination of Benefits	No	Varies by state and requirements of that state.	No	Yes *With federal disability benefits and workers' compensation	Yes *With state/federal disability benefits, other insurance plans, sick leave, Social Security	Yes	Yes; *With workers' compensation and state disability benefits	Yes; *With Soc Security, other group/individual plans, pension, sick leave, or state/federal benefits	Yes	Yes; *With other group insurance plans, state disability benefits, and sick leave
Issue Ages	18–74	18–74 (issue age varies by situs state)	18–64	18–69	No age max	18–69	No age max	18+	17–69	No age max
Premium Rates	18–49 \$28.60 50–64 \$29.90 65–74 \$36.40 Monthly payroll premium for Occ A-Class, \$1000 monthly benefit, 0/7/3	Ages: 18-49 \$18.62 50-64 \$20.02 65-74 \$23.94 Monthly rates, non occupational coverage, 7/7/3 A rate classification, \$700 monthly benefit	Ages: 18–49 \$27.00 50–64 \$28.00 Monthly rates, 3 month BP, 0/7 A rate classification, \$1,000 monthly benefit	Ages: 18–49 \$25.90 50–59 \$31.08 60–69 \$47.88 Risk: Standard	For groups with 100 lives or less: Ages: 0–29 \$11.20, 30–39 \$12.11, 40–44 \$13.72, 45–49 \$14.35, 50–54 \$16.59, 55–59 \$20.37, 60–64 \$24.57, 65+ \$29.85, *Based upon 7/7 EP, Rates for groups more than 100 lives is Census Rated	Ages: 17–49 \$18.20 50–69 \$21.70 Risk: AAA	Census Rated	Census Rated	Ages: 17–49 \$22.12 50–64 \$25.76 Risk: AA	Census Rated

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Aflac Accolades**

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.

FORTUNE Magazine

Fortune 500 Company
100 Best Companies to Work For (1999-2012)
World's Most Admired Companies (2001-2007, 2009-2013)

Ethisphere Magazine

World's Most Ethical Companies (2007-2013)

Institutional Investor Magazine

America's Best CEO in the Insurance/Life Category (2003-2005, 2009-2010)

Black Enterprise Magazine

40 Best Companies for Diversity (2005-2012)

Latina Style Magazine

50 Best Companies for Latinas to Work for in the United States
(1998-2004, 2007-2012)

**Accolades are only applicable for American Family Life Assurance Company of Columbus.

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¹Individual coverage is underwritten by American Family Life Assurance Company of Columbus. For individual coverage in New York, coverage is underwritten by American Family Life Assurance Company of New York.

²Group coverage is underwritten by Continental American Insurance Company. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company, and for groups situated in New York group coverage is underwritten by American Family Life Assurance Company of New York.

³Coverage underwritten by: American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.



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.

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

Comparison	INDIVIDUAL PLATFORM	GROUP PLATFORM
Customization	Standard plans, little customization	Customization available to meet group's needs
Account Size	Small and medium accounts	Large accounts
Participation	No Participation requirements	Participation requirements
Portability	Portable	Portable
Pricing	Level premium (premiums may change by class)	Group-specific rates, regardless of where employees live
Underwriting	Guaranteed-issue, simplified guaranteed-issue options	Guaranteed-issue, simplified guaranteed-issue
Guaranteed-Renewable	Yes	No
Enrollment	Worksite – face-to-face, Web	Employer driven – laptop, call center, Web
Billing	Bank draft, credit card, payroll	Payroll