Aflac's
Short-Term Disability
Premium Rates

(PAYROLL)
POLICY SERIES A57600 & A57600LB*
RIDER SERIES A57650, A57651 AND A57653

***POLICY SERIES A57600LB DOES NOT APPLY TO ALL STATES**

AFLAC'S SHORT-TERM DISABILITY POLICY (SERIES A57600)
ADDITIONAL UNITS OF DISABILITY BENEFITS RIDER (SERIES A57651)

Annual Premiums Per Unit ($100 of Monthly Benefit) - **Payroll Only**

BASE PLAN (SHORT-TERM DISABILITY and ADDITIONAL UNITS)

Minimum = 5 Units (One Unit = $100) Maximum* = 60 Units (One Unit = $100)

*A maximum benefit of 30 units is available with a 18- and a 24-month benefit period

ELIMINATION PERIOD 0/7		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
0-day Accident	18-49	$34.32	$35.88	$37.44	$49.92	$42.12	$43.68	$48.36	$63.96	$53.04	$57.72	$63.96	$85.80	$70.20	$78.00	$92.04	$78.00	$87.36	$101.40
7-day Sickness	50-64	$35.88	$42.12	$45.24	$57.72	$45.24	$53.04	$62.40	$81.12	$62.40	$73.32	$85.80	$113.88	$85.80	$99.84	$124.80	$93.60	$110.76	$138.84
	65-74	$42.12	$48.36	$54.60	$68.64	$57.72	$67.08	$78.00	$101.40	$87.36	$102.96	$120.12	$159.12	$127.92	$149.76	$185.64	$141.96	$166.92	$207.48

ELIMINATION PERIOD 0/14		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
0-day Accident	18-49	$24.96	$26.52	$28.08	$35.88	$26.52	$31.20	$37.44	$48.36	$40.56	$42.12	$51.48	$67.08	$60.84	$63.96	$67.08	$67.08	$70.20	$73.32
14-day Sickness	50-64	$24.96	$32.76	$35.88	$45.24	$31.20	$40.56	$48.36	$62.40	$46.80	$59.28	$70.20	$93.60	$73.32	$90.48	$92.04	$82.68	$99.84	$101.40
	65-74	$29.64	$39.00	$42.12	$54.60	$39.00	$51.48	$60.84	$78.00	$67.08	$82.68	$98.28	$129.48	$109.20	$134.16	$140.40	$123.24	$149.76	$152.88

ELIMINATION PERIOD 0/30		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
0-day Accident	18-49	-	-	-	-	$17.16	$21.84	$24.96	$35.88	$23.40	$29.64	$39.00	$51.48	$37.44	$46.80	$65.52	$40.56	$51.48	$71.76
30-day Sickness	50-64	-	-	-	-	$23.40	$31.20	$35.88	$49.92	$34.32	$43.68	$56.16	$74.88	$53.04	$73.32	$85.80	$59.28	$81.12	$93.60
	65-74	-	-	-	-	$29.64	$39.00	$43.68	$63.96	$46.80	$62.40	$78.00	$104.52	$78.00	$107.64	$124.80	$88.92	$121.68	$141.96

ELIMINATION PERIOD 7/7		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
7-day Accident	18-49	$31.20	$32.76	$35.88	$46.80	$40.56	$42.12	$45.24	$60.84	$49.92	$54.60	$60.84	$81.12	$67.08	$73.32	$87.36	$73.32	$82.68	$96.72
7-day Sickness	50-64	$32.76	$39.00	$42.12	$54.60	$42.12	$49.92	$59.28	$76.44	$59.28	$70.20	$81.12	$107.64	$81.12	$95.16	$120.12	$90.48	$104.52	$131.04
	65-74	$40.56	$43.68	$51.48	$67.08	$53.04	$63.96	$73.32	$96.72	$82.68	$98.28	$113.88	$151.32	$121.68	$143.52	$176.28	$134.16	$157.56	$198.12

ELIMINATION PERIOD 7/14		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
7-day Accident	18-49	$20.28	$21.84	$24.96	$34.32	$23.40	$26.52	$32.76	$42.12	$34.32	$39.00	$46.80	$60.84	$54.60	$60.84	$63.96	$60.84	$67.08	$70.20
14-day Sickness	50-64	$21.84	$26.52	$31.20	$40.56	$28.08	$37.44	$45.24	$57.72	$40.56	$53.04	$62.40	$88.92	$70.20	$85.80	$87.36	$78.00	$95.16	$96.72
	65-74	$26.52	$32.76	$37.44	$49.92	$35.88	$45.24	$57.72	$71.76	$57.72	$73.32	$87.36	$123.24	$102.96	$126.36	$131.04	$118.56	$145.08	$146.64

AFLAC'S SHORT-TERM DISABILITY POLICY (SERIES A57600)
ADDITIONAL UNITS OF DISABILITY BENEFITS RIDER (SERIES A57651)

Annual Premiums Per Unit ($100 of Monthly Benefit) - **Payroll Only**

BASE PLAN (SHORT-TERM DISABILITY and ADDITIONAL UNITS)

Minimum = 5 Units (One Unit = $100) Maximum* = 60 Units (One Unit = $100)

*A maximum benefit of 30 units is available with a 18- and a 24-month benefit period

ELIMINATION PERIOD 14/14		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
14-day Accident	18-49	$18.72	$20.28	$23.40	$29.64	$21.84	$24.96	$31.20	$40.56	$32.76	$37.44	$43.68	$57.72	$51.48	$56.16	$57.72	$57.72	$62.40	$63.96
14-day Sickness	50-64	$20.28	$24.96	$29.64	$40.56	$26.52	$35.88	$42.12	$56.16	$40.56	$51.48	$60.84	$85.80	$67.08	$82.68	$84.24	$74.88	$92.04	$93.60
	65-74	$24.96	$29.64	$35.88	$46.80	$34.32	$43.68	$53.04	$70.20	$56.16	$71.76	$84.24	$120.12	$98.28	$120.12	$124.80	$113.88	$137.28	$140.40

ELIMINATION PERIOD 30/30		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
30-day Accident	18-49	-	-	-	-	$14.04	$17.16	$20.28	$29.64	$18.72	$24.96	$26.52	$39.00	$26.52	$32.76	$45.24	$29.64	$35.88	$49.92
30-day Sickness	50-64	-	-	-	-	$20.28	$24.96	$29.64	$40.56	$28.08	$35.88	$45.24	$59.28	$42.12	$57.72	$82.68	$46.80	$63.96	$92.04
	65-74	-	-	-	-	$26.52	$31.20	$37.44	$51.48	$40.56	$49.92	$63.96	$82.68	$63.96	$84.24	$120.12	$70.20	$95.16	$137.28

ELIMINATION PERIOD 60/60		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
60-day Accident	18-49	-	-	-	-	-	-	-	-	$17.16	$21.84	$23.40	$34.32	$20.28	$31.20	$32.76	$23.40	$34.32	$35.88
60-day Sickness	50-64	-	-	-	-	-	-	-	-	$26.52	$32.76	$37.44	$49.92	$35.88	$48.36	$51.48	$40.56	$54.60	$57.72
	65-74	-	-	-	-	-	-	-	-	$37.44	$45.24	$51.48	$70.20	$54.60	$73.32	$78.00	$60.84	$82.68	$87.36

ELIMINATION PERIOD 90/90		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
90-day Accident	18-49	-	-	-	-	-	-	-	-	$14.04	$15.60	$18.72	$24.96	$15.60	$18.72	$23.40	$17.16	$20.28	$26.52
90-day Sickness	50-64	-	-	-	-	-	-	-	-	$20.28	$26.52	$34.32	$45.24	$23.40	$34.32	$40.56	$26.52	$39.00	$43.68
	65-74	-	-	-	-	-	-	-	-	$29.64	$37.44	$46.80	$63.96	$37.44	$53.04	$62.40	$40.56	$57.72	$67.08

ELIMINATION PERIOD 180/180		3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
180-day Accident	18-49	-	-	-	-	-	-	-	-	$12.48	$14.04	$17.16	$20.28	$14.04	$15.60	$20.28	$14.04	$17.16	$23.40
180-day Sickness	50-64	-	-	-	-	-	-	-	-	$18.72	$21.84	$28.08	$37.44	$20.28	$26.52	$34.32	$23.40	$29.64	$39.00
	65-74	-	-	-	-	-	-	-	-	$26.52	$31.20	$40.56	$51.48	$34.32	$40.56	$53.04	$35.88	$43.68	$57.72

ON-THE-JOB INJURY RIDER (SERIES A57650)

Annual Premiums Per Unit ($100 of Monthly Benefit) - **Payroll Only**

Minimum = 1 Unit (One Unit = $100) Maximum = 60 Units (One Unit = $100)

ELIMINATION PERIOD 0		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
0-day Accident	18-74	$10.92	$15.60	$17.16	$14.04	$17.16	$21.84	$17.16	$21.84	$28.08	$18.72	$23.40	$29.64	$20.28	$28.08	$32.76

ELIMINATION PERIOD 7		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
7-day Accident	18-74	$9.36	$14.04	$15.60	$12.48	$15.60	$18.72	$15.60	$18.72	$23.40	$17.16	$21.84	$26.52	$18.72	$23.40	$29.64

ELIMINATION PERIOD 14		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
14-day Accident	18-74	$6.24	$12.48	$14.04	$10.92	$14.04	$17.16	$14.04	$17.16	$21.84	$15.60	$18.72	$23.40	$17.16	$20.28	$24.96

ELIMINATION PERIOD 30		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
30-day Accident	18-74	-	-	-	$9.36	$10.92	$14.04	$10.92	$14.04	$17.16	$12.48	$15.60	$18.72	$14.04	$17.16	$20.28

ELIMINATION PERIOD 60		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
60-day Accident	18-74	-	-	-	-	-	-	$9.36	$12.48	$14.04	$10.92	$14.04	$15.60	$12.48	$15.60	$17.16

ELIMINATION PERIOD 90		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
90-day Accident	18-74	-	-	-	-	-	-	$6.24	$9.36	$10.92	$9.36	$10.92	$12.48	$10.92	$12.48	$14.04

ELIMINATION PERIOD 180		3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	AGES	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
180-day Accident	18-74	-	-	-	-	-	-	$4.68	$6.24	$9.36	$6.24	$9.36	$10.92	$9.36	$10.92	$12.48

AFLAC VALUE RIDER (SERIES A57653)

Issue Age Band	Monthly	Quarterly	Semiannual	Annual	8-Month	9-Month	10-Month	Biweekly	Semimonthly	Weekly
18 - 69	10.92	32.76	65.52	131.04	16.38	14.56	13.10	5.04	5.46	2.52