

**Aflac's
Short-Term Disability
Premium Rates**

(PAYROLL)

**POLICY FORMS A57600TX & A57600LBTX
RIDER FORMS A57650TX, A57650LBTX AND A57651TX**

AFLAC'S SHORT-TERM DISABILITY POLICY (FORM A57600TX OR A57600LBTX)
ADDITIONAL UNITS OF DISABILITY BENEFITS RIDER (FORM A57651TX)

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	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	\$39.00	\$53.04	\$43.68	\$46.80	\$51.48	\$67.08	\$56.16	\$60.84	\$67.08	\$90.48	\$74.88	\$82.68	\$96.72	\$82.68	\$92.04	\$107.64
7-day Sickness	50-64	\$35.88	\$42.12	\$48.36	\$60.84	\$46.80	\$56.16	\$65.52	\$85.80	\$65.52	\$78.00	\$90.48	\$120.12	\$90.48	\$106.08	\$132.60	\$99.84	\$117.00	\$146.64
	65-74	\$43.68	\$49.92	\$57.72	\$73.32	\$59.28	\$70.20	\$82.68	\$107.64	\$92.04	\$109.20	\$126.36	\$168.48	\$135.72	\$159.12	\$196.56	\$149.76	\$176.28	\$219.96

ELIMINATION PERIOD 0/14	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	\$29.64	\$37.44	\$28.08	\$32.76	\$39.00	\$51.48	\$42.12	\$45.24	\$54.60	\$71.76	\$63.96	\$67.08	\$70.20	\$70.20	\$74.88	\$78.00
14-day Sickness	50-64	\$24.96	\$32.76	\$37.44	\$48.36	\$32.76	\$43.68	\$51.48	\$65.52	\$49.92	\$62.40	\$74.88	\$98.28	\$78.00	\$95.16	\$96.72	\$87.36	\$106.08	\$107.64
	65-74	\$29.64	\$39.00	\$45.24	\$57.72	\$40.56	\$54.60	\$63.96	\$82.68	\$70.20	\$87.36	\$104.52	\$137.28	\$115.44	\$141.96	\$148.20	\$131.04	\$159.12	\$162.24

ELIMINATION PERIOD 0/30	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	-	-	-	-	\$18.72	\$23.40	\$26.52	\$37.44	\$24.96	\$31.20	\$40.56	\$54.60	\$39.00	\$49.92	\$68.64	\$43.68	\$54.60	\$76.44
30-day Sickness	50-64	-	-	-	-	\$24.96	\$32.76	\$37.44	\$53.04	\$35.88	\$46.80	\$59.28	\$79.56	\$56.16	\$78.00	\$90.48	\$62.40	\$85.80	\$99.84
	65-74	-	-	-	-	\$31.20	\$40.56	\$46.80	\$67.08	\$49.92	\$65.52	\$82.68	\$110.76	\$82.68	\$113.88	\$132.60	\$93.60	\$129.48	\$149.76

ELIMINATION PERIOD 7/7	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	\$32.76	\$34.32	\$37.44	\$49.92	\$42.12	\$45.24	\$48.36	\$63.96	\$53.04	\$57.72	\$63.96	\$85.80	\$71.76	\$78.00	\$92.04	\$78.00	\$87.36	\$102.96
7-day Sickness	50-64	\$34.32	\$40.56	\$45.24	\$57.72	\$45.24	\$53.04	\$62.40	\$81.12	\$62.40	\$74.88	\$85.80	\$113.88	\$85.80	\$101.40	\$126.36	\$95.16	\$110.76	\$138.84
	65-74	\$42.12	\$46.80	\$54.60	\$70.20	\$56.16	\$67.08	\$78.00	\$102.96	\$87.36	\$104.52	\$120.12	\$160.68	\$129.48	\$151.32	\$187.20	\$141.96	\$166.92	\$209.04

ELIMINATION PERIOD 7/14	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	\$21.84	\$23.40	\$26.52	\$35.88	\$24.96	\$28.08	\$34.32	\$45.24	\$35.88	\$40.56	\$49.92	\$63.96	\$57.72	\$63.96	\$67.08	\$63.96	\$71.76	\$74.88
14-day Sickness	50-64	\$23.40	\$28.08	\$32.76	\$43.68	\$29.64	\$39.00	\$48.36	\$60.84	\$43.68	\$56.16	\$65.52	\$93.60	\$74.88	\$90.48	\$92.04	\$82.68	\$101.40	\$102.96
	65-74	\$28.08	\$34.32	\$39.00	\$53.04	\$37.44	\$48.36	\$60.84	\$76.44	\$60.84	\$78.00	\$92.04	\$131.04	\$109.20	\$134.16	\$138.84	\$124.80	\$152.88	\$154.44

**AFLAC'S SHORT-TERM DISABILITY POLICY (FORM A57600TX OR A57600LBTX)
ADDITIONAL UNITS OF DISABILITY BENEFITS RIDER (FORM A57651TX)**

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	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	\$20.28	\$21.84	\$24.96	\$31.20	\$23.40	\$26.52	\$32.76	\$43.68	\$34.32	\$39.00	\$46.80	\$60.84	\$54.60	\$59.28	\$60.84	\$60.84	\$65.52	\$67.08
14-day Sickness	50-64	\$21.84	\$26.52	\$31.20	\$42.12	\$28.08	\$37.44	\$45.24	\$59.28	\$42.12	\$54.60	\$63.96	\$90.48	\$71.76	\$87.36	\$88.92	\$79.56	\$96.72	\$98.28
	65-74	\$26.52	\$31.20	\$37.44	\$49.92	\$35.88	\$46.80	\$56.16	\$74.88	\$59.28	\$76.44	\$88.92	\$126.36	\$104.52	\$127.92	\$132.60	\$120.12	\$145.08	\$148.20

ELIMINATION PERIOD 30/30	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	-	-	-	-	\$15.60	\$18.72	\$21.84	\$31.20	\$20.28	\$26.52	\$28.08	\$40.56	\$28.08	\$34.32	\$48.36	\$31.20	\$37.44	\$53.04
30-day Sickness	50-64	-	-	-	-	\$21.84	\$26.52	\$31.20	\$43.68	\$29.64	\$37.44	\$48.36	\$62.40	\$45.24	\$60.84	\$87.36	\$49.92	\$67.08	\$96.72
	65-74	-	-	-	-	\$28.08	\$32.76	\$39.00	\$54.60	\$42.12	\$53.04	\$67.08	\$87.36	\$67.08	\$88.92	\$126.36	\$74.88	\$101.40	\$145.08

ELIMINATION PERIOD 60/60	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	-	-	-	-	-	-	-	-	\$18.72	\$23.40	\$24.96	\$35.88	\$21.84	\$32.76	\$34.32	\$24.96	\$35.88	\$37.44
60-day Sickness	50-64	-	-	-	-	-	-	-	-	\$28.08	\$34.32	\$39.00	\$53.04	\$37.44	\$51.48	\$54.60	\$42.12	\$57.72	\$60.84
	65-74	-	-	-	-	-	-	-	-	\$39.00	\$48.36	\$54.60	\$74.88	\$57.72	\$78.00	\$82.68	\$63.96	\$87.36	\$92.04

ELIMINATION PERIOD 90/90	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	-	-	-	-	-	-	-	-	\$15.60	\$17.16	\$20.28	\$26.52	\$17.16	\$20.28	\$24.96	\$18.72	\$21.84	\$28.08
90-day Sickness	50-64	-	-	-	-	-	-	-	-	\$21.84	\$28.08	\$35.88	\$48.36	\$24.96	\$35.88	\$42.12	\$28.08	\$40.56	\$46.80
	65-74	-	-	-	-	-	-	-	-	\$31.20	\$39.00	\$49.92	\$67.08	\$39.00	\$56.16	\$65.52	\$42.12	\$60.84	\$70.20

ELIMINATION PERIOD 180/180	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	\$15.60	\$18.72	\$21.84	\$14.04	\$17.16	\$21.84	\$15.60	\$18.72	\$24.96
180-day Sickness	50-64	-	-	-	-	-	-	-	-	\$20.28	\$23.40	\$29.64	\$39.00	\$21.84	\$28.08	\$35.88	\$24.96	\$31.20	\$40.56
	65-74	-	-	-	-	-	-	-	-	\$28.08	\$32.76	\$42.12	\$54.60	\$35.88	\$43.68	\$56.16	\$37.44	\$46.80	\$60.84

ON-THE-JOB INJURY RIDER (FORM A57650TX OR A57650LBTX)

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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		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