There has never been a better time for you and your employees to take advantage of Aflac’s robust suite of products. Aflac guaranteed-issue options make it easy for your employees to apply for coverage. There are no underwriting questions or health exams for them to complete. All of your employees can have access to powerful protection at no direct cost to you.

### Guaranteed-Issue Coverage Options

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#### Accident
Accidents happen on and off the job and can cause an upset in an employee’s financial stability. If a covered accident occurs, Aflac accident insurance policies pay cash benefits for things like x-rays, follow-up treatments and physical therapy. These benefits can help provide a financial safety net for your employees and their families.

#### Short-Term Disability
For many people, a temporary loss of income could have long-term financial consequences. Aflac can help your employees have peace of mind by offering financial protection in the event they are unable to work due to a covered illness or injury. Aflac short-term insurance policies can pay a portion of their income so they are able to focus on getting well.

#### Aflac Plus Rider
The Aflac Plus rider can be attached to select Aflac insurance policies and is designed to help boost benefits for policyholders if they experience a covered life-changing event, such as: heart attack, stroke, paralysis, coma, and more.

#### Lump Sum Critical Illness
Help reduce the potential financial impact of a critical illness. An Aflac Lump Sum Critical Illness insurance policy is designed to help with the costs of treatments for covered health events, such as: heart attack, stroke, paralysis, coma, and more.

#### Hospital Confinement Indemnity
A stay at the hospital is usually costly and major medical insurance may not cover all of the expenses. Aflac hospital confinement indemnity insurance policies pay cash benefits to help with costs that can occur following covered hospital visits. These benefits can help ease financial stress that your employees may experience while recovering from an illness or injury.

#### Dental
Give employees the practical coverage options they want. An Aflac dental insurance policy is designed to help with the costs of dental expenses and offers benefits with no waiting period for preventative maintenance.

#### Term Life
Aflac term life insurance policies are designed to provide additional protection to help maintain a family’s lifestyle if the unthinkable were to happen. By making an Aflac term life policy available to your employees, you can be satisfied knowing you are helping families have access to the financial protection they deserve.

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1. In Idaho, Policies A35100ID–A35400ID, A35B24ID, A35BOFID. In Oklahoma, Policies A35100OK–A35400OK, A35B24OK, A35BOFOK.
2. In Idaho, Policies A57600IDR. In Oklahoma, Policies A57600OK, A57600LBOK.
3. Guaranteed-issue coverage options are subject to certain conditions.
4. In Idaho, Policies A49100ID–A49400ID, A4910HID. In Oklahoma, Policies A49100OK–A49400OK, A4910HOK.
5. Guaranteed-issue coverage options for Term Life are subject to certain conditions. Policies mentioned herein may not be available in all states. Limitations and exclusions may apply. Benefits may be determined by state and plan level selected. Contact your Aflac agent for specific details.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999 | aflac.com | 1.800.99.Aflac (1.800.992.3522)