

# OPTIONAL ADDITIONAL ACCIDENTAL-DEATH

## BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A35000

# AC<sup>R</sup>



## PEACE OF MIND. CASH BENEFITS.

**OUR INSURANCE POLICIES HELP  
PROVIDE BOTH.**

*RIDERS BECOME A PART OF THE POLICY AND  
ARE SUBJECT TO ALL POLICY PROVISIONS,  
UNLESS OTHERWISE STATED.*

### WHAT WE WILL PAY

#### Accidental-Death Benefit

Aflac will pay the applicable lump sum benefit indicated below for your accidental death. Accidental death must occur as a result of an injury sustained in a covered accident and must occur within one year of such accident.

	Insured	Spouse	Child
<b>Common-Carrier Accident</b>	\$35,000	\$35,000	\$7,000
<b>Other Accident</b>	35,000	35,000	7,000

In the event of the accidental death of a covered spouse or dependent child, Aflac will pay you the applicable lump sum benefit indicated. If you are disqualified from receiving the benefit by operation of law, then the benefit will be paid to the deceased covered person's estate, unless Aflac has paid the benefit before receiving notice of your disqualification.

In the event of your accidental death, Aflac will pay the applicable lump sum benefit indicated for your accidental death to the beneficiary named in the application for the policy, unless you subsequently change your beneficiary. If you change your beneficiary, Aflac will pay this benefit to the beneficiary named in your last change of beneficiary request of record. Please see the rider for additional information regarding beneficiaries.

REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.



Note: We do not recommend that you name a minor child as your beneficiary. If you name a minor child as your beneficiary, any benefits due your minor beneficiary will not be payable until a guardian for the financial estate of the minor is appointed by the court or such beneficiary reaches the age of majority as defined by your state. If there is no beneficiary, Aflac will pay any applicable benefit to your estate.

**Termination**

The rider will terminate upon the earlier of the termination of the policy to which it is attached, your failure to pay the premiums for the rider, or your death.

**Effective Date**

The effective date of the rider is stated in the Policy Schedule.

**WHAT IS NOT COVERED  
LIMITATIONS AND EXCLUSIONS**

Aflac will not pay benefits under the rider for an accidental death that is caused by or occurs as a result of a hazardous activity accident.

Refer to the policy for additional limitations and exclusions.

