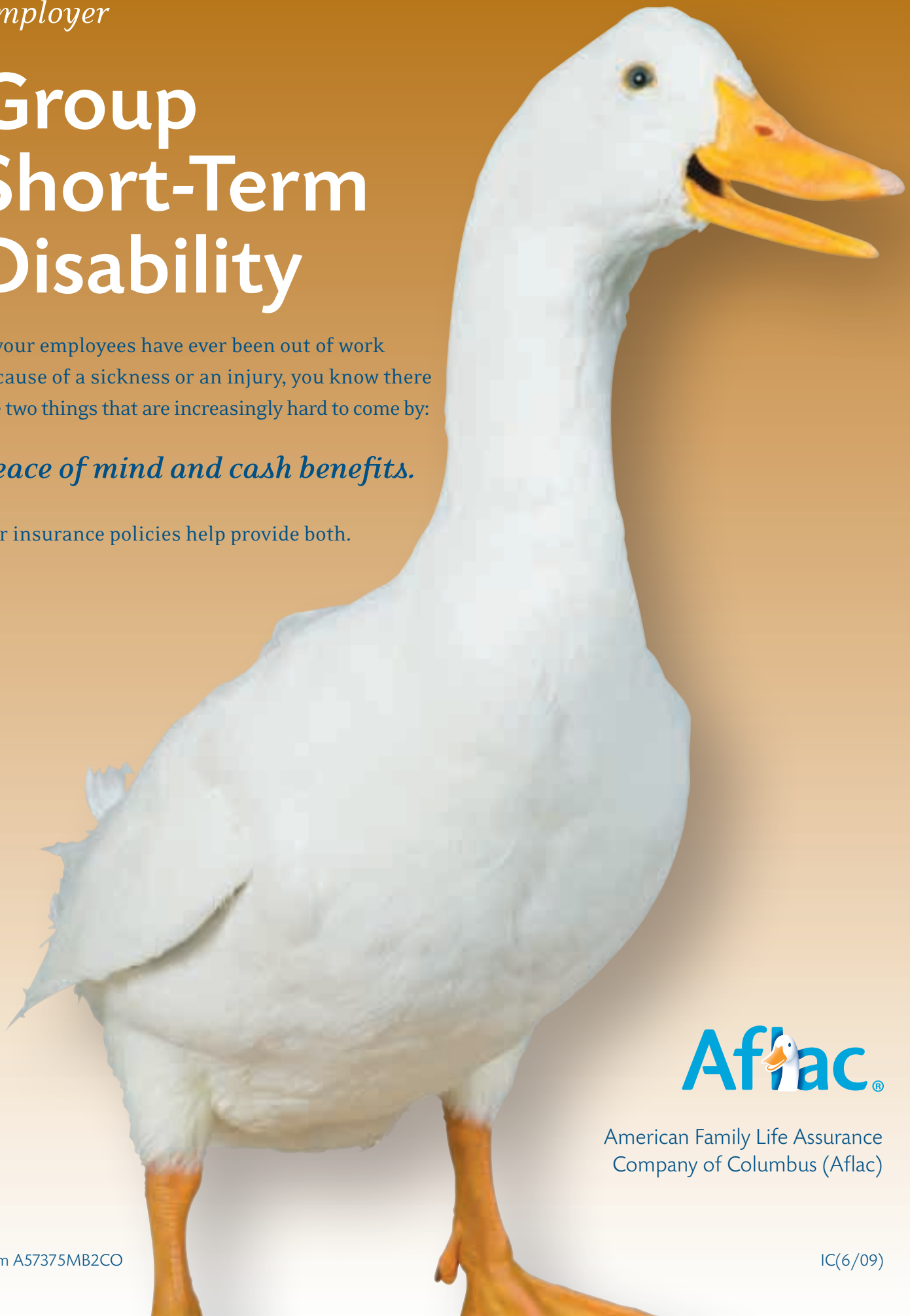
Employer

Group Short-Term Disability

If your employees have ever been out of work because of a sickness or an injury, you know there are two things that are increasingly hard to come by:

Peace of mind and cash benefits.

Our insurance policies help provide both.



Aflac®

American Family Life Assurance Company of Columbus (Aflac)

Form A57375MB2CO

IC(6/09)

Employer

Group Short-Term Disability

Policy Series A-57300

The Need

When disabled, your employees may not only lose the ability to earn a living, but they may also lose savings, retirement funds, or even their home. The financial obligations can be overwhelming. Disability insurance plays an integral and important role in everyone's financial planning.

As an employer, you know the importance of helping your employees have peace of mind about their financial security as they recover from a disability. This is where Aflac's group short-term disability insurance policy can help.

Key Features

- **Guaranteed Issue.** This feature allows all active full-time employees to qualify for coverage (subject to income requirements).
- **Simplified Issue for monthly benefit amounts above the guaranteed-issue amount.** If an employee desires coverage above the guaranteed-issue amount, he or she may apply for additional coverage with simplified underwriting (subject to income requirements).
- **Waiting periods will not start over.** If Aflac's group short-term disability is replacing existing group short-term disability coverage, the amount of time the employee has earned toward the Pre-Existing Conditions provision may transfer to the new Aflac coverage (subject to policy provisions).

Consider These Facts:

- About 62 million people in the United States have some disability that affects daily activity.[1]
- Approximately two-thirds of those with disabilities are younger than 65.[1]
- Around 3-in-10 people entering the workforce today will become disabled before retiring.[2]

How Aflac Can Help

Aflac's group short-term disability benefits provide a source of income for your employees while they concentrate on getting better. Knowing that your group short-term disability coverage is backed by a market leader with more than 50 years in the insurance industry may help provide you and your employees with peace of mind.

We pay a cash benefit for each day an employee is disabled.

Aflac does not coordinate benefits. Regardless of any other disability insurance benefits you may have, including Social Security, we will pay benefits directly to the certificate holder (unless the benefits are assigned).

Peace of mind. Cash benefits. Knowing that your employees will have help in the event of a disability. All these are good reasons to strongly consider the benefits of Aflac.

[1] "Disability and Health in the United States, 2001–2005," National Center for Health Statistics, 2008.
[2] Fact Sheet 2007, Social Security Administration.

Coverage Options

As the employer, you select the benefit and elimination periods that best meet the needs of your employees. Each member of the group will have the same benefit and elimination period. Choose from one of the following:

- Benefit Periods: 3, 6, 9, or 12 months
- Elimination Periods (Injury/Sickness): 0/7, 0/14, 0/30, 7/7, 14/14, 30/30, 60/60, 90/90, or 180/180
- Monthly Benefit: $400–$5,000 (subject to income requirements). Amounts over the approved guaranteed-issue limit require simplified underwriting.

What We Will Pay

Disability Benefit for Sickness and Off-the-Job Injury: While the Employee is working at a Full-Time Job and while coverage is in force, we will insure the Employee as follows: If a covered Sickness or covered Off-the-Job Injury causes the Employee to become Totally Disabled within 90 days of the covered Sickness or the covered Off-the-Job Injury, we will pay the Employee one-thirtieth of the benefit shown in the Certificate Schedule for each day the Employee remains Totally Disabled.

This benefit is payable up to the benefit period selected and is subject to the elimination period shown in the Certificate Schedule.

Additional Information

Portability: If it is necessary for an Employee to leave your account, the certificate of coverage has been in force for at least 12 months, and that person is not over age 64, we will offer that person an option to obtain coverage under an individually owned policy without evidence of insurability. This option will not be available if the master policy under which the certificate was issued is canceled for any reason.

Renewability Provision: The Employee is guaranteed the right to renew the certificate until the certificate anniversary date following his or her 70th birthday if: (1) The Employee pays the appropriate premiums at the rate in effect at the beginning of each term, (2) The master policy under which the certificate was issued remains in force, and (3) The person continues to be an Employee with the employer listed on the enrollment application. Rates can be changed only if the rate is changed for all policies of this class. While the master policy to which the certificate was issued remains in force, no change will be made in the Employee's class because of age or physical condition.

Provisions of Coverage: Aflac reserves the right to meet with the Employee during the pendency of a claim or to use an independent consultant and physician's statement to determine whether the Employee is Totally Disabled. The Employee must be under the care and attendance of a physician for benefits to be payable. Benefits will cease on the date of the Employee's death.

If an Employee has any other disability benefits in force with Aflac, only one disability benefit is payable.

What Is Not Covered

Sickness disability benefits are subject to a 30-day waiting period. Benefits are not payable for any disability resulting from Sickness that is diagnosed or treated before coverage has been in force 30 days from the Effective Date shown in the Certificate Schedule.

Aflac will not pay any benefits for a disability that is caused by or occurs as a result of a covered person's:

- Giving birth within the first ten months of the Effective Date of the certificate as a result of a normal pregnancy, including cesarean (see Pre-Existing Conditions Limitation When Previously Insured section); complications of pregnancy will be covered to the same extent as a Sickness;
- Being addicted to alcohol or drugs, unless administered by a physician or taken according to the physician's instructions;
- Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (*intoxicated* means that condition as defined by the law of the jurisdiction in which the accident occurs);
- Mountaineering using ropes and/or other equipment, parachuting, or hang gliding;
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not (*felony* is as defined by the law of the jurisdiction in which the activity takes place), or being incarcerated in any type penal institution;
- Intentionally self-inflicting a bodily injury or attempting suicide, while sane;
- Having cosmetic surgery or other elective procedures that are not medically necessary or dental treatment except as a result of Injury;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces;
- Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed, passenger-carrying aircraft;
- Participating in any sport or sporting activity for wage, compensation, or profit, or racing any type vehicle in an organized event;
- Being Totally Disabled while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where the certificate was issued;

This brochure is for illustrative purposes only.

Refer to the policy for complete definitions, details, limitations, and exclusions.

What Is Not Covered (continued)

- Being Totally Disabled due to any of the following: bipolar affective disorder (manic-depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, or mental illness without demonstrable organic disease. The certificate will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force.

A physician does not include the Employee or a member of his or her immediate family, a business or professional partner, or anyone who normally resides in an insured person's home or residence.

Benefits will be paid for only one disability at a time, even if the disability is caused by more than one Sickness, more than one Injury, or Sickness and Injury.

The term *complications of pregnancy* does not include false labor, occasional spotting, physician-prescribed rest during pregnancy, morning sickness, and similar conditions associated with the management of a difficult pregnancy not constituting a classifiably distinct complication of pregnancy.

Pre-Existing Conditions Limitation: Aflac will not pay benefits for any period of disability that results, directly or indirectly, from Sickness or Injury for which the Employee, during the 12 months prior to the most recent Effective Date of the insurance, incurred expenses, received medical treatment, took prescribed drugs or medicines, consulted a physician, or had symptoms that would ordinarily cause a prudent person to seek diagnosis, care, or treatment.

This limitation will not apply to a period of disability that begins more than 12 months after the most recent Effective Date of the Employee's insurance.

The above provision may not apply to all Employees (see Pre-Existing Conditions Limitation When Previously Insured section).

Pre-Existing Conditions Limitation When Previously Insured: If the Employee is insured on the day before the Effective Date of the certificate under a group disability policy sponsored by the same Employer and replaced by a certificate with similar benefits, then the length of time the Employee's certificate was in force will be applied toward the satisfaction of the Pre-Existing Conditions Limitation of the certificate and also toward the Employee's giving birth within the first ten months of the effective date of the certificate as the result of a normal pregnancy, including cesarean. Any increased benefit amounts resulting from the replacement of the original coverage with this new coverage will be subject to a new Pre-Existing Conditions Limitation provision, and to all limitations and exclusions, beginning with the Effective Date of this new coverage. The Employee must be working at an approved Full-Time Job on the Effective Date of the certificate.

Terms You Need to Know

Effective Date: the date shown in the Policy Schedule. The Effective Date of the master policy is not the date the application for coverage is signed.

Full-Time Job: a job that: (1) you compensate an Employee's service with pay and benefits, (2) you have classified as full time, and (3) has been approved in your application by Aflac Worldwide Headquarters.

Employee: any person who works a Full-Time Job for you. An Employee must be paid by you for the work done.

Injury: a bodily injury caused directly by an accident, independent of Sickness, disease, bodily infirmity, or any other cause, occurring on or after the Effective Date of coverage and while coverage is in force.

Off-the-Job Injury: an Injury that occurs while an Employee is not working at any job for pay or benefits.

Sickness: a disease, disorder, infection, or any other abnormal physical condition (not caused by an Injury) that is first manifested or treated more than 30 days after the Employee's Effective Date of coverage and while coverage is in force. If the disease or disorder is first manifested or treated within the first 30 days after the Employee's Effective Date of coverage, it will be considered a pre-existing condition.

Successive Periods of Disability: separate periods of disability will be considered a continuation of the prior disability if due to the same or a related condition and not separated by 180 days or more. Separate periods of disability due to unrelated causes will be considered a continuation of the prior disability unless they are separated by the Employee's returning to work at a Full-Time Job for at least 14 full days, during which the Employee is performing the material and substantial duties of his or her job and is no longer qualified to receive disability benefits. This provision does not apply during the elimination period or when the Employee becomes eligible for benefits under any other group short-term disability policy following termination of his or her coverage under the policy.

Totally Disabled: an Employee's continuing inability to perform the material and substantial duties of his or her Full-Time Job. The Employee must also be under the care and attendance of a physician for the condition. If an Employee is unable to perform the material and substantial duties of the Full-Time Job but returns to work, he or she will continue to be considered Totally Disabled as long as the Employee's earnings are less than 80 percent of his or her earnings at the time they became Totally Disabled. If the Employee returns to work at any job and is earning 80 percent or more of his or her earnings at the time he or she became Totally Disabled, he or she is no longer considered Totally Disabled.

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.

Aflac®

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