

OPTIONAL LUMP SUM RETURN OF PREMIUM BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A72000

LS^R



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

RETURN OF PREMIUM BENEFIT

Aflac will pay you a cash value based upon the annualized premium paid for the rider, the policy, and any other attached benefit riders. All Return of Premium Benefits/ cash values paid will be less any claims paid. If you surrender the rider for its cash value after the Onset Date of a Loss but before claims are submitted, we will reduce subsequent claim payment(s) by the amount of the cash value paid.

Both the policy and the rider must remain in force for 20 consecutive years for you to obtain a maximum refund of premiums paid.

The cash value for premium paid for the policy and rider begins on the fifth rider anniversary date.

The rider will terminate on the earlier of its 20th anniversary date and payment of the cash value; your surrender of it for its cash value between the fifth and

20th anniversary dates; your death prior to its 20th anniversary date, in which case the cash value (if any) will be paid to your estate; your failure to pay the premium for the rider, in which case any cash values due will be paid; the policy's termination, in which case any cash values due will be paid; or the time that claims paid equal or exceed the cash value that would be paid on the 20th policy anniversary. When the rider terminates (is no longer in force), no further premium will be charged for it.

TERMS YOU NEED TO KNOW

EFFECTIVE DATE

The Effective Date of the rider is the Effective Date listed in the Policy Schedule.

TERMINATION

The rider will terminate if the policy to which it is attached terminates or if the premium for the rider is not paid.

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

Underwritten by:
American Family Life Assurance Company of Columbus
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