

# OPTIONAL LUMP SUM SUDDEN CARDIAC ARREST BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A72000

# LS<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.*

For benefits to be payable, the Onset Date must occur on or after the Effective Date of coverage, while coverage is in force, and must be separated by 180 days or more from the Onset Date of any previously paid Critical Illness Event for such Covered Person. If Sudden Cardiac Arrest occurs within 180 days of a Critical Illness Event for the same Covered Person, only the highest eligible benefit will be paid. If Coronary Artery Bypass Graft Surgery and Sudden Cardiac Arrest occur on the same day, only the highest eligible benefit will be paid. Aflac will not accept an assignment of these benefits. All benefits will be payable to you or your estate.

### WHAT WE WILL PAY

**SUDDEN CARDIAC ARREST BENEFIT:** Aflac will pay the amount listed in the Policy Schedule (\$10,000–\$30,000, available in \$5,000 increments) upon a Covered Person's Onset Date of Sudden Cardiac Arrest. This benefit is payable once per Covered Person, per lifetime.

### TERMS YOU NEED TO KNOW

#### EFFECTIVE DATE

The Effective Date of the rider is stated in the Policy Schedule. We require evidence of insurability before coverage is provided. On our approval of your application, coverage will begin on the Effective Date shown in the Policy Schedule.

**SUDDEN CARDIAC ARREST:** sudden, unexpected loss of heart function in which the heart abruptly and without warning stops working as a result of an internal electrical system malfunction of the heart. Any death where the sole cause of death shown on the death certificate is cardiovascular collapse, Sudden Cardiac Arrest, cardiac arrest, or sudden cardiac death shall be deemed to be Sudden Cardiac Arrest for purposes of the rider. Sudden Cardiac Arrest is not a Heart Attack.

#### TERMINATION

The rider will terminate upon the earlier of the Termination of the policy to which it is attached, the failure to pay the premiums for the rider, or the date upon which there are no longer any payable benefits for any Covered Person.

**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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