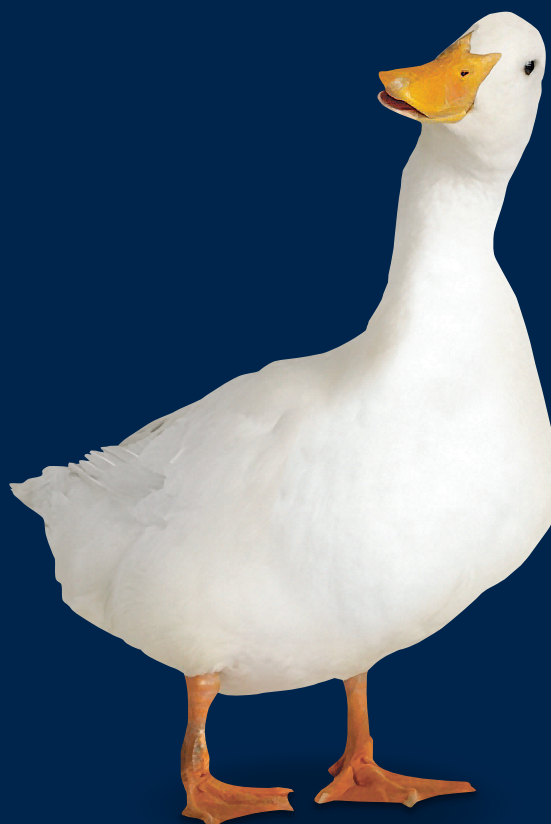


▶ **Peace of Mind *and*
Cash Benefits**



LUMP SUM CANCER

LS^{CA}



LUMP SUM CANCER

Policy A72200VA

LS^{CA}

The Need

Good health is one of the most important factors in getting the most out of life. Beyond simply feeling good, it gives you the ability and confidence to do all the things you enjoy. That's why ensuring that you have coverage in case your health should decline is important to your well-being—physically, mentally, and financially. Even if you are at a high risk of developing cancer or have a family history of it, Aflac's Lump Sum Cancer plan can help with the treatment costs of cancer.

More importantly, the policy helps you focus on getting well instead of being distracted by the stress and costs of medical and personal bills. With Aflac's Lump Sum Cancer plan, you receive cash benefits directly—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.



THE LUMP SUM CANCER INSURANCE POLICY:

- Pays benefits directly to the insured.
- Is completely portable.
- Is Guaranteed-Renewable.

Aflac's Lump Sum Cancer insurance policy pays cash benefits directly to you, helping with the costs of rehabilitation, extended hospital stays, or even everyday living expenses. Cancer insurance may also help with the costs not covered by major medical, such as deductibles, copayments, travel, or other out-of-pocket expenses. Knowing that you've addressed the medical costs of

cancer as well as those ongoing expenses of everyday life may help provide you with much-needed peace of mind at a crucial time.

No one wants to think about cancer, but shouldn't you consider how you and your family would manage if you were unable to work due to cancer? An Aflac Lump Sum Cancer policy could make a difference to your well-being, your family, and your future.

Aflac herein means American Family Life Assurance Company of Columbus.



PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

WHAT WE WILL PAY

For benefits to be payable, the onset date of the loss must occur on or after the effective date of coverage and while coverage is in force. If more than one loss per covered person occurs 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. Any accrued benefits unpaid at your death will be paid to your estate.

INVASIVE CANCER 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 invasive cancer. This benefit is payable once per covered person, per lifetime.

Invasive cancer does not include nonmelanoma skin cancers or noninvasive melanoma skin cancers.

NONINVASIVE CANCER BENEFIT: Aflac will pay \$2,000 upon a covered person's onset date of noninvasive cancer. This benefit is payable once per covered person, per lifetime.

SKIN CANCER BENEFIT: Aflac will pay \$250 upon a covered person's onset date of skin cancer. This benefit is payable once per covered person, per lifetime.

WHAT IS NOT COVERED

LIMITATIONS AND EXCLUSIONS: Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); complications of cancer; or any other disease, sickness, or incapacity. Aflac will not pay benefits for recurrence, direct extension, or metastatic spread of any cancer diagnosed prior to the effective date of coverage.

Aflac will not pay benefits for any loss that is caused by a pre-existing condition unless the onset date is 12 months after the effective date of coverage. Benefits are payable for only one covered loss at a time per covered person.

Aflac will not pay benefits for a loss that is diagnosed outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

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 other covered loss for such covered

person. If more than one loss per covered person occurs within 180 days, only the highest eligible benefit will be paid.

Aflac will not be liable for any loss resulting from the insured's being drunk or under the influence of any narcotic unless taken on the advice of a physician.

PRE-EXISTING CONDITION LIMITATIONS: a pre-existing condition is an illness, disease, infection, or disorder for which, within the 12-month period before the effective date of coverage, medical advice, consultation, or treatment was recommended or received. Benefits for a loss that is caused by a pre-existing condition will not be covered unless the onset date starts after 12 months from the effective date of coverage.

TERMS YOU NEED TO KNOW

CARCINOMA IN SITU: a carcinoma in the natural or normal place, confined to the site of origin without having invaded neighboring tissue.

COVERED PERSON: any person insured under the coverage type that you applied for on the application: individual (named insured listed in the Policy Schedule), named insured/spouse only (named insured and spouse), one-parent family (named insured and dependent children), or two-parent family (named insured, spouse, and dependent children). Spouse is defined as the person to whom you are legally married and who is listed on your application. Newborn children are automatically insured from the moment of birth. If coverage is for individual or named insured/spouse only and you desire uninterrupted coverage for a newborn child, you must notify Aflac in writing within 31 days of the birth of your child, and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due. Coverage will include any other dependent child, regardless of age, who is incapable of self-sustaining employment by reason of mental retardation or physical handicap and who became so incapacitated prior to age 26 and while covered under the policy. Dependent children are your natural children, stepchildren, or legally adopted children who are under age 26.

EFFECTIVE DATE: the date(s) coverage begins as shown in the Policy Schedule. The effective date is not the date you signed the application for coverage.

GUARANTEED-RENEWABLE: the right to renew your policy by payment of the premium due on or before the renewal date. The policy is guaranteed-renewable, subject to Aflac's right to change premiums by class upon any renewal date.

INVASIVE CANCER: disease manifested by the presence of a malignant tumor and characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Invasive cancer also includes but is not limited to leukemia, Hodgkin's disease, myeloproliferative and myelodysplastic blood disorders, and invasive melanoma of Clark's Level III or higher, or a Breslow level greater than 1.5 mm. Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered invasive cancer. Invasive cancer does not include nonmelanoma skin cancers or noninvasive melanoma skin cancers.

LOSS: invasive cancer, noninvasive cancer, or skin cancer.

NONINVASIVE CANCER: carcinoma in situ.

ONSET DATE: the day the tissue specimen, culture, and/or titer is taken upon which the diagnosis of invasive cancer or noninvasive cancer is based. The onset date is not the date the diagnosis is communicated to the covered person.

PHYSICIAN: a person legally qualified to practice medicine, other than you or a member of your immediate family, who is licensed as a physician by the state where treatment is received to treat the type of condition for which a claim is made.

SKIN CANCER: a cancer that forms in the tissues of the skin and is confined to the skin. There are several types of skin cancer. Skin cancer that forms in melanocytes (skin cells that make pigment) is called melanoma.

- **NONMELANOMA SKIN CANCER:** a cancer other than a melanoma that begins in the upper part of the skin (epidermis).
- **NONINVASIVE MELANOMA SKIN CANCER:** a cancer that has not spread outside the tissue in which it began and includes melanoma of Clark's Level I or II, or a Breslow level less than or equal to 1.5 mm.



aflac.com || 1.800.99.AFLAC (1.800.992.3522)

Underwritten by:

American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

