OPTIONAL LUMP SUM CANCER BENEFIT

RIDER SUMMARY PAGE

Policy Rider Series A73000

LS CI

Peace of mind and cash benefits: Our insurance helps provide both

Riders become part of the policy and are subject to all policy provisions, except the pre-existing condition limitations, unless modified herein.

WHAT WE WILL PAY

Important: Benefits are paid for a covered spouse and dependent children at 50 percent of the primary insured's benefit amount. All benefits reduce by one-half for losses incurred on or after the 75th birthday of a covered person.

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.

Internal Cancer Benefit
Aflac will pay the same amount selected for the Major Critical Illness Event Benefit/Major Critical Illness Benefit upon a covered person's onset date of internal cancer. This benefit is payable once per covered person, per lifetime.

Carcinoma In Situ Benefit
Aflac will pay 20% of the Internal Cancer Benefit upon a covered person's onset date of carcinoma in situ. This benefit is payable once per covered person, per lifetime.

Cancer-Related Death Benefit
Aflac will pay $1,000 when a covered person suffers a cancer-related death.

DEFINITIONS

Cancer-Related Death
Death as a result of internal cancer. Internal cancer must be listed as the primary or a contributing cause of death on the death certificate.

Carcinoma In Situ
A carcinoma in the natural or normal place, confined to the site of origin without having invaded neighboring tissue.

Internal 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.

Internal 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. Internal cancer must receive a positive medical diagnosis. Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered internal cancer. Internal cancer does not include nonmelanoma skin cancers, noninvasive melanoma skin cancers, or carcinoma in situ.

Loss
Internal cancer, carcinoma in situ, or cancer-related death.

Onset Date
The day the tissue specimen, culture, and/or titer is taken upon which the diagnosis of internal cancer or carcinoma in situ is based. The onset date is not the date the diagnosis is communicated to the covered person.

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.

1. **Nonmelanoma Skin Cancer:** a cancer other than a melanoma that begins in the upper part of the skin (epidermis).
2. **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.

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WHAT IS NOT COVERED

Limitations and Exclusions

Benefits payable under the rider will be reduced by one-half for losses that begin on or after the 75th birthday of a covered person.

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.

The rider contains a 30-day waiting period. If a covered person has a loss before his or her coverage under the rider has been in force 30 days, benefits will not be payable for that loss. At your option, you may elect to void the coverage under the rider and receive a full refund of premium for such coverage under the rider.

Aflac will not pay benefits whenever coverage provided by the rider is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

For benefits to be payable, the onset date must occur after the 30-day waiting period and while coverage is in force.

Aflac will not pay benefits for skin cancer.

TERMS YOU NEED TO KNOW

Effective Date

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

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 or our receipt of your written request to cancel the rider, subject to section 125 of the Internal Revenue Code, if applicable.

aflac.com | 1.800.99.AFLAC (1.800.992.3522)

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

Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

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