

OPTIONAL RETURN OF PREMIUM BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A-75000

PCI^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.

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 cancer is diagnosed but before claims are submitted, we will reduce the 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. If the rider is added after the policy has been issued, only the premium paid for the policy after the Effective Date of the rider will be returned.

When the rider is issued after the Effective Date of the policy, the 20-year period begins for both the policy and rider on the rider's Effective Date.

The cash value for premium paid for the policy and rider begins on the fifth rider anniversary date. The applicable return of premium percentage (less claims paid) is available upon request.

TERMINATION

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, or the time that claims paid equal or exceed the cash value that would be paid on the 20th policy anniversary. The rider will terminate if the policy to which it is attached terminates or if the premium for the rider is not paid (subject to the grace period provision listed in the policy).

EFFECTIVE DATE

The Effective Date of the rider is the Effective Date of the policy or the Effective Date of the rider, as stated in the Policy Schedule, if later.

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

Underwritten by:

American Family Life Assurance Company of Columbus

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